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A

Morning in Cork-Street.

A

MORNING IN CORK-STREET:

OR,

RAISING THE WIND!

CONTAINING

A PICTURE OF OUR HOPEFUL YOUNG SPRIGS OF NOBILITY AND MEN OF FASHION:

WITH

Original Letters and Anecdotes,

TOGETHER WITH

The Character and Qualifications of the major part of Money Lenders;

To which is added,

A PORTRAIT OF OUR MODERN MONEY-BORROWERS,

Who have passed through the Ordeal of the Fiery Furnace in Cork Street.

Admonere volumus, plusquam mordere; prodesse, non lædere; corrigere mores hominum.

LONDON:
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1822.

C. F. SEYFANG, Printer, 67, Fleet Market.

PREFACE.

READER,

UNFORESEEN obstacles have been thrown in the way during my perambulations and calls in and about *Cork-street,* which render it necessary I should say something by way of apology, for the frequent disappointments I have caused you.

Scarcely was *The Morning in Cork-street* announced for

publication, before the poor publisher was assailed from all quarters with anonymous letters, threatening him with the vengeance of the Law, if he dared publish the work; happening to know one of the parties, I just take the liberty of laying the Epistle before you, together with the result of an interview I had with this stylish Lord:—

"*By the daily prints,*
"*Lord* ——— *perceives Mr.*
"*Johnson is about publishing a*
"*rascally Work,* something re-
"specting Cork-Street, *contain-*

" ing, as he understands, a pac-
" ket of lies of him and his
" family; Lord —— thus early
" warns Mr. Johnson against
" naming him or his family in
" any way whatever in the forth-
" coming Work."

—— Hotel, Bond Street.

To ease the mind of the publisher, I waited upon his Lordship, as I could not well dispense with him, as he forms one of the most conspicuous characters, to know what he wished; but instead of being received and treated like a gen-

tleman, which I, of course, expected from a nobleman, his Lordship's behaviour was more like that of a blackleg. Returning therefore with my mind made up, I resolved not to spare his Lordship, or his noble associates; who, I conceive, are justly entitled to the castigation they receive; and as to the other gentlemen, who have taken the same trouble, all I can say is, if the cap fits them they are welcome to wear it.

A

Morning in Cork-Street.

CHAPTER I.

History of the rise, progressive improvement, highest flight, decline and fall, of the Paper-kite system—A curious Epitaph on Rag Flimsy, Esq.—The Bill-bubble burst—And the Author's motive for spending a Morning *in* Cork Street.

THE history of all the nations in the world does not present a parallel instance to that which will be

found in the annals of Great Britain during the late long and dreadful war; when a nation, remarkable for economy and sobriety, quitting all its former habits, suddenly plunged into the vortex of unbridled profusion and luxury; not only squandering its capital, the hard-earned savings of their forefathers, but mortgaging their offspring over head and ears in debt for generations to come; nay, for aught they could tell to the contrary, *ad infinitum.* And of the same nation all at once recovering from its maniacal phrenzy, and returning again to its old cast-off habits of thrift and temperance, with as much ardour as ever it had shown in quitting them; and all this without losing one *iota* of its national character for good faith and probity; but, on the contrary, rising higher than ever in the esteem and

confidence of an observing, admiring, and astonished world.

The Government set the example of this boundless profusion and extravagance, by plunging the nation into (what many of the most intelligent people deemed to be) an unnecessary *crusade* against the liberties of a free and independent nation, striving to shake off the trammels of despotism, and to assume the rank of man individually, as they formed, collectively, one of the most enlightened nations upon the face of the earth. Millions upon millions were lavished upon insidious and treacherous allies, who betrayed, instead of serving our cause, until we became the butt and laughing-stock of the world; and the nation was upon the verge of bankruptcy, when Napoleon Buonaparte (Don Quixotte-like) fortunately for us! went

to attack the *wind-mills* at Moscow, and got flung, horse and rider, into the gulph of despair.

Great Britain had now again a glimpse of hope through her long gloom of deep despondency—

> "There is a tide in the affairs of man,
> "Which, taken at the flood, leads on to fortune:
> "Omitted—all the voyage of his life
> "Is bound in shallows and in miseries."

Omitted it *was not:* Great Britain followed up the blow with unceasing energy and perseverance, until the battle of Waterloo ended the hopes and the dynasty of Napoleon, and the Island of St. Helena shrouded the mortal remains of the dying hero.

The *Bank of England* soon got linked in with the Government; and

all the specie being sent out of the kingdom for subsidies, issued a paper currency of nearly *thirty millions!* The *Country Banks,* which sprang up like mushrooms in a hot-bed, soon added their streamlets, and increased the river to a torrent; and all ranks from the prince to the chandler's-shop keeper and green-grocer downwards, issuing their bills and accomodation notes, a *general Paper Deluge* covered all the land. The immediate consequence of such an amazing increase of circulating medium was, that by depreciating the representatives of money, all articles either of luxury or necessity, rose to nearly double their real value, and the substitute for money sank in the same ratio. The nation was divided into two parties; *bill-drawers* and *bill-discounters*; the man who had but one shilling in the world, by lay-

ing it out on a piece of stamped paper, and writing a few magic or talismanic words upon it, might convert it into twenty or thirty pounds. Hence a fictitious property was created, and credit obtained; and, as all the business of the country was transacted in *paper*, every individual in it became more or less a *dabbler in paper*.

The scenes which now broke out, would not be believed, even by the rising generation, if they were not too well authenticated to admit a shadow of doubt. Every man's property being nearly doubled; and he, who had none, finding it so very easy to assume the appearance of having some, all ranks began to live and act accordingly. The Aristocracy lived away with nearly royal splendour; the great commoners vied with the Aristocracy; the little ones

trod in the steps of the great ones; the middling classes became all esquires, and every journeyman and mechanic (like the natives of West Briton, commonly called Ireland) was a *gemman*. Such a gallimaufrey was never seen! Like the creation of the world, hundreds of thousands of *mushroom gentry* suddenly sprang up out of—*nothing*.

The *Greeks*, or *gamblers*, were not among the last to profit by this new circulating medium; it was more portable than specie, as it took up less room, and was of much less weight. A gentleman, who carried five or six hundred guineas about him, was not only incommoded by its weight and bulk but was also staggered at the idea of being relieved of such a precious golden freight; but as many thousands, in

paper money, might be carried with more ease, and the loss of the whole would scarcely create so keen a sensation.

King Jamie the Sixth of Scotland and the First of England (surnamed the Scottish Solomon, whether the son of David* or no, we know not) having once ordered his treasurer to bestow five thousand crowns on a certain author, the treasurer, deeming his master's liberality as bordering on profusion, brought the sum to the palace in five bags of the smallest species of coin then in circulation, and placed them so that the King, in passing to and from his cabinet, could not fail to see them. "Eh, mon!"

* Not the Jewish David; but the Italian David—Rizzio the fiddler.

cried Solomon, "what mean those bags?" "They contain the five thousand crowns which your Majesty ordered me to give to ———" "What, the muckle De'il! mon, din ye think me mad to gi' awa' so much money to a ballad maker? There, there!" added he, taking out five or six handsfull from the bags, "gi' un that mon, gi' un that; that's fu' enou' for a paltry sing-sang."

The whole secret of the sudden prosperity of the country was neither more or less than that the Government and the Bank of England created an artificial capital by an immoderate issue of paper, and by compelling the people to take it at its nominal value. This capital was speedily forced up into a still more unnatural growth by those hot beds, the

Country Banks, which swarmed throughout the country, in every little town or even village, and by the manufacture and issue of *rag-money* by speculators of all descriptions, many of them downright swindlers, colleaguing and associating to give themselves the appearance of respectable firms.

This paper traffic naturally gave birth to a species of vermin, denominated *bill-discounters* and *bill-brokers*, compared with whom, all the *usurers* in the *Golden Age* were but pedlars. Having mentioned the Golden Age, it may be observed, that the *Ancients* were not quite such *Fabulists* as they are supposed to have been. They gave out that there were three ages of the world—of gold—of silver —of brass or iron. — The *Moderns* have added a fourth — the age of

paper; which we may fairly presume to finish the round robin, as we have now returned to whence we set out—the age of gold. The age of paper has ceased; and if ever the Bank of England should, out of gratitude, erect a monument to its memory in front of their *shop* in Threadneedle-street, the following may not be an unappropriate

EPITAPH.

R. I. P.

HERE LIE THE ASHES

OF

RAG FLIMSY, ESQ.

The Natural Son of the late

RIGHT HONOURABLE WILLIAM PITT,

by the

OLD LADY

of

THREADNEEDLE STREET.

For years past
he was the delight of
all ranks of People
in
GREAT BRITAIN,
From the King to the Groom-Porter;
and,
on his Travels Abroad, he was equally caressed
by
Foreigners of all Nations,
in
EUROPE, ASIA, AND AMERICA.
He caught his Death in the
House of Commons,
through a Vote of Censure
of that House against him;
in which
many of the Members
ungratefully concurred,
although he had formerly been
Their Darling;
so much so,
as to occasion their changing sides,

from
THE OPPOSITION
to the
MINISTERIAL BENCHES ;
and their saying
AYE !
when in duty and conscience they
should have said
NO !

OBIIT. ÆTAT. XXXV.

A. D. 1821.

While Great Britain was at war with almost all the maritime powers in the world, and her ships of war were blockading their ports, she was able to controul the commerce of the whole, and could force a contraband trade wherever she pleased. This alone supported her unnatural paper

system, and her consequent lavish expenditure. We were the *carriers* for the whole world, and, sailor-like, having earned our money like *horses*, we spent it like *asses*. But no sooner had a general peace stripped us of these advantages, and the commercial equality, which had before existed, been fully restored, than it vanished of course. In spite of all the efforts of Government to keep alive the milch cow which yielded them sixty millions annually, to bribe the representatives of the people, or awe them by a large standing army in time of profound peace; in spite of the longing desire of the aristocracy and great landholders to hold up the rents of their estates at the war estimate, long after the produce of those estates has, by a natural consequence, fallen back to a peace establishment; not-

withstanding the unnatural system was buoyed up by every species of political force, artifice, and quackery, the diseased monster could live only in a foul atmosphere, and laying down its bloated carcase, it sank (we pray to Heaven !) to rise no more.

Government has at last been *compelled*, by the luminous statements of Mr. Hume, the most useful member that ever adorned the House of Commons, to listen to the voice of the people and of reason, and to commence the use of the pruning knife; and the aristocracy and great landholders are forced daily to give way, though with the utmost reluctance; and those, who obstinately stand out, will soon be reduced to the alternative of submitting to existing circumstances, or of turning farmers themselves, and cultivat-

ing their own estates; for no tenant will be mad enough—or able, if he were mad enough—to continue at the present rent.

Whilst *paper* was *all the go*, the Bill Discounters and Brokers had a glorious *pull* upon the public; they cut both ways, like a two-edged sword, and at every thrust their victims bled freely. But when the good sense of the Imperial Parliament decreed the resumption of cash payments, the Bank of England decreased its paper issues, and nearly discontinued bill discounting; the other London Banks were compelled to follow the example; the Country Banks dropped off like rotten sheep; and the *Bill-bubble* burst!! A late *failure* has excited considerable attention, and, among the multitude of persons con-

cerned, indescribable anxiety. But the public are still much in the dark; and it is with a view of developing the whole of that horrid mystery, that we have been inclined to spend

A Morning in Cork-street,

to unravel the secret art of

RAISING THE WIND!

CHAPTER II.

A midnight scene at a Gambling or Greeking House, emphatically styled a Hell.

It was past the hour of midnight, when at one of the Gaming Houses, emphatically termed *Hells*, in Saint James's Street, the *conclave* of *Greeks* was assembled in close Divan; the *doctors* (*i. e.* loaded dice) were ready, and the *longs* and *broads* (the manufactured cards) were packed by the *sharps*, who were only waiting for the *flats*, to commence operations. There were only seven or eight persons pre-

sent, who, as might be expected, all belonged to the *concern*, and as *Dog eat Dog* was not their maxim, some were parading the room, others standing leaning over the backs of the chairs, others seated at the table with their elbows resting on it, and all planning schemes for carrying on the war during the ensuing night's campaign, with skill and success. The porter was lounging in his arm-chair near the door, half asleep, when the usual signal was made for admittance. Having reconnoitred through the glazed aperture, to guard against *doubtful characters* and *traps*, and recognized the well known visage of an *elect*, he half opened the door, closed it again instantly, and threw himself into his arm-chair. On hearing the approach of a *pigeon*, the *rooks* immediately pretended to be playing, and began

dealing out cards, (not those prepared for operations, but an indifferent pack, which purposely lay at hand,) and the unsuspecting visitant had something like a chance for his money, till new faces began to assemble, and play commenced in earnest. Then the manufactured cards and the master strokes came into requisition.

Among other well-known characters a *couple of well-known Dukes, two Marquises,* my *Lord Y———*, *Lord A———*, about a dozen officers of the Army and Navy, an Artist, a Doctor, a double-japanned *seven minutes and a half* Preacher, and some non-descript insolvent tradesmen, were soon collected. After some *piddling* work, a necessary preliminary to heat the warm and stir up the phlegma-

tic, play commenced in good earnest, the dealer seized the propitious pack, the bets were all made, and a moment's pause of anxious hope and doubtful suspence ensued. *Ah! les pauvres Pigeons!* Most wonderful chance! *Chance,* no doubt! the dealer, with unblushing face, turned out a dozen *trente et un et après* in immediate succession! Every pocket was cleaned out, and every face was covered with dismay. Never was a *conveyance* more expeditiously made but *once* before, and that at this very same house, when, one evening, to the astonishment and dismay of all, save the *initiated,* there were *fifteen trente et un et après* in one deal! The well-known Major A—y who entered at that moment, and had his well-filled pocket book ready in his hand, to put down his deposit, instantly thrust it back

into his pocket, and left the house, saying, that he would never enter that house again, where such a chance had happened! The company stared at each other for some moments in a state of stupefaction, and at last a buz of dissatisfaction began to be heard, which the *firm* endeavoured to assuage by declaring upon their *honor* that it was the mere effect of *chance*, and that it would be as mad in them, as in the boy who killed the goose that laid golden eggs, to practise an imposition upon so numerous an assemblage of their very best *customers*.

Whether the argument was convincing or not, as it was all they were likely to get for their money, all left the house, apparently very ill satisfied, except a few of the *elect*, who

were accustomed to play upon *promissory* notes, when all the ready was gone, and who were permitted to win back a trifling part of their losses, to put a gloss upon the matter—make things appear as the *mere effect* of *chance*, and save the credit of the firm from being *blown upon*.

" Would you, when thieves are known abroad,
" Bring forth your treasures in the road ?
" Would not the fool abet the stealth,
" Who rashly thus exposed his wealth ?
" Yet this you do whene'er you play
" Among the *gentlemen* of prey.
" Could fools to keep their own contrive,
" On what, on whom, could gamester's thrive ?
" Is it in charity you game
" To save yon worthy gang from shame ?
" Unless you furnish'd daily bread,
" Which way could idleness be fed ?
" Could these professors of deceit
" Within the law no longer cheat,
" They must run bolder risks for prey,
" And strip the trav'ller on the way:

"Thus in your annual rents they share,
"And *'scape the noose* from year to year.
— — — — — —
"You'll find at last this maxim true,
"*Fools* are the *game* which knaves pursue,"

GAY.

CHAPTER III.

A scene at a fashionable hotel, and a morning visit planned to Cork Street, to raise the wind.

After leaving this *lucky Hell*, my Lords W——— and A——— chanced to meet at Long's hotel in Bond Street. As it was the purpose of both of them to sup, they agreed to take their repast together; and sat down to broiled bones and stewed pigeons, which were followed by anchovy sandwiches, a provocative of thirst, and a stimulus to deep potations, to drive intruding

care away. After supper, the conversation naturally fell upon the *mysterious chance* which had turned up at the Two Sevens in St. James's Street.

Marquis.—Curse the unconscionable scoundrels! to have something like reasonable odds against one is what may be naturally expected at these infernal receptacles; but ten chances running in favour of the Hell, is more than Christian patience can endure! Well may the rascals offer their scurvy refreshments upon a superb service of plate.

Lord A.—Well indeed! We have been all *melted* down pretty cleverly to pay for it. For my part, I very freely confess that I have lost to-night all that money, which will be

wanted for the most urgent occasions to-morrow morning. And the whole of it would not have been sufficient to stop the gap that must be filled up some how or other. I must raise the wind some way, and the curst unconscionable rogues in the City, when one's necessities are the most urgent, delay satisfying them, by humming and ha!-ing over the security, only purposely to increase the exorbitancy of their demands.

Marquis.—Oh! if that's your principal difficulty, my Lord, I can put you in the way, if you have not already found it out, of being accommodated without going into the City, "among the fat and greasy herd," here in the neighbourhood, close by, but you must make up your mind

to pay devilish dear for the accommodation.

Lord A.—Oh! as for that, my Lord, it is pretty much the same case every where, I fancy, among those gentry, the money lenders; therefore you will oblige me by giving me the necessary information. I will resort thither in the morning. *Incidit in Scyllam, cupiens vitare Charybdim:* out of the frying-pan into the fire.

Marquis.—That is, out of the Hell of the Greeks into the noted *bottling* shop in Cork Street. Have you never been there, my Lord?

Lord A.—No, indeed; though I have been in many queer places in the City, What do you mean by *bottling-shop*?

Marquis. — Why, Messrs. Holdfast and Gripall's accomodation warehouse close by, a wholesale and retail firm, where you may be served some how or other, or any how, *racked*, fined, *drawn* off, *bottled*, and *corked* up, in prime style, and in *double quick time*. I must, however, pay another visit there to-morrow morning.

Lord A. Then I shall be happy to accompany you, and you may do me the favour of an introduction.

Marquis. Oh, as to that my Lord, introduction or ceremony is quite unnecessary; merely give a thundering rap on the knocker, by way of announcing a visitor of importance, and your business is half done before you have got over the threshold of the door. *Open to all parties, and influenced by none,*

should be the motto of the firm; you will find no triple-headed *Cerberus* there to bark at and fright you from the gate of this up-stairs *Pandæmonium.*

Lord A. That's what I should dread most, and what one is sure to encounter in the city. To be quizzed by a queer put of an old greasy cit; to submit to be asked a hundred impertinent questions, to have the mortification of being told—'your lordship's paper has been frequently offered in the money-market lately;' and still worse, to have the mortification of knowing it to be true, are a sort of plebeian insults which patrician blood can scarcely bear without boiling over, if *prudence* and a want of the ready did not pull the check string.

Marquis. Oh! you need fear nothing of that kind. These gentlemen do the thing in prime style, live up to the *ton*, sport an *elegant equipage*, and know what is what. Your name, and the sort of accomodation you wish for, will procure you an immediate and satisfactory answer, and the *fatigue* of writing your name, and putting their bills into your pocket-book, will be all the inconvenience you will have to undergo.

Lord A. Bravo! I like things done genteely, although there should be a little extra smart money paid for it. It is better than being quizzed and bored to death by a fellow whom you would cane into good manners, but for the necessity you are under of accepting his services. Well, my Lord, our champaigne is out, and I think we had

best take an hour's repose before we enter upon business.

Marquis. I was thinking the same thing, my Lord, so *bon repos!* We breakfast and start together, I presume?

Lord A. Just so.

(A loud knocking at the street-door.)

Marquis. Here are some fresh arrivals—let's have another bottle, and see who they are; we may hear of some adventures which may console us for our own mischance. Eh! my Lord F. and the Hon. Mr. T.—My Lord F. your humble servant—you are an early visitor.

Lord F. My only regret is, Marquis,

that I had not been some hours earlier, and I should have saved my money.

Marquis. What, have you been robbed?

Lord. F. Yes, and most villainously too, but not perhaps in the manner you suppose; — no street robbery. We have just effected our escape from Paddy B——'s *Devil's Exchequer*, whence you get neither principal nor interest;—the Hell in Pall Mall.

Marquis. I hope they treated you better than we were treated in St. James's street.—A dozen *trente et un et après* in one deal!

Lord F. Faith, we had not even so much as that for our money. We

came in rather late: some of the company had been plucked most unmercifully, as we understood, and to prevent a chance of retrieving their losses, a false alarm was given that some suspicious characters were besieging the door, by the porter's ringing the alarm-bell. In an instant, all was confusion; every one made a snatch at the money on the table; the firm was the first to serve themselves, and the most dexterous, they being prepared for the scramble, and the others remaining for a few instants motionless through surprize. Even the assistants of the house lent their helping hands to clear away: the money vanished in the twinkling of an eye. Unluckily, my pocket-book was in my hand, and whether it was knocked out of it by accident or design, that vanished too. There was no

time to be lost in looking for it, or making inquiries; we were hurried down the back stairs, let out into the square, and *Hell Gate* closed upon us, whilst the rascals within were, no doubt, laughing heartily at our terrors, and chuckling over the booty they had so adroitly plundered us of.

Marquis. Ha! ha! ha! a merry adventure indeed, and upon a par with our mysterious chance. We are brother sufferers! Come, here is just a *parti quarrè*; if we go to bed we shall not sleep; let us have a sober hand at whist, or something or other.

Lord F. Lord A. & Mr. T.—Agreed!

Marquis. Waiter! bring fresh wax-lights, cards, and a batch of claret to cool us.

"Time was — — — — —
— — — — — —

"Ere each weak mind was with externals caught,
"And dissipation held the place of thought;
"Ere gambling lords in vice so far were gone,
"To cog the die, and bid the sun look on."

YOUNG.

CHAPTER IV.

Scene at a Titled Lady's Faro-Bank, and the usual chit-chat of Fashionable Female Gamesters.

WE must revert back to the midnight hour, to see what was going on at my Lady A——'s hospitable receptacle for lunatics, play-mad people of both sexes, or what, in fashionable terms, is denominated a *Cock and Hen club.* This lady is an adept in all the fashionable arts, but what she most excels in is the secret science of prudent, frugal hospitality—a sort of *savoir vivre* at the ex-

pense of her guests; it being well known, that the larger the parties she entertains, and the oftener they enter her hospitable mansion, the richer she grows; contrary to the generally received idea, that open house soon proves a prison to its master. Her ladyship occupies a spacious house in the vicinity of St. James's-square, rent-free on her part, but under a condition that the proprietor is to go snacks with her in the profits of her card-tables. Her servants are all on board-wages, that is, they are to find themselves, and get what wages they can from the visitors; the refreshments, if the guests require any, are obtained from the Queen's Larder, in St. James's street, and charged for at four times their original cost, and the fragments maintain her ladyship, and sometimes afford an extra meal to the

famished domestics. It is, therefore, almost impossible to go nearer to the wind, than her ladyship sails. Being left at the decease of her lord with a very scanty jointure, and anxious to keep up her former splendid appearance, she determined to set the gossip of scandal at defiance, and to supply all deficiencies by the fecundity of her brain, or rather, by the dexterity of her hand at packing and shuffling the cards. Obliged to quit her lord's residence, she engaged with the proprietor of her present mansion on the terms above-mentioned, and it soon became the resort of the fashionable world.

" What swarms of am'rous grandmothers we see,
" And misses ancient in iniquity!
" What blasting whispers and what loud declaiming!
" What lying, drinking, wenching, swearing, gaming!

" Friendship so cold, such warm incontinence,
" Such griping av'rice, such profuse expense,
" Such feign'd devotion, such a zeal for crimes,
" Such licens'd ill, such prostituted times,
" Such venal faith, such misapplied applause,
" Such flatter'd guilt, and such inverted laws,
" Such dissolution thro' this world I find,
" 'Tis not a world, but chaos of mankind!"

YOUNG.

In this temple of *virtue*, a happy freedom reigns, and it is only to be lamented, as a partial drawback on the pleasures derived from the profits of her bank, that so perfect is the liberty that exists in it, that she is treated with as little respect, and with as sovereign contempt by her noble and honourable guests, as if she were —what we do not wish to style her— *the prostituted mistress of the vilest gaming brothel!* So true it is, that there scarcely exist any blessings in this life without some few trifling

drawbacks. But when any great benefits accrue from any particular system, the little petty evils that may attend them, are scarcely felt; and, if the grand object be attained, a few slights, contemptuous glances and sneers, or even a few harsh epithets, bestowed in the heat of fancy, may be easily overlooked as the ebullitions of a disappointed gamester's mind. Besides, sensibility is not very quick or irritable at a gaming-table, except on that point, on which the mind is most immediately fixed; and provided the Bank goes on thrivingly, my *Lord's abuse* makes very little impression on my *Lady's sensibility*. We have indeed beheld her Ladyship ready to burst with rage, when the consequences have been much against her at *Macao;* and betray symptoms of the

most violent agitation, when her *Faro Bank* was on the point of being plundered by its merciless besiegers; but on all other points, her Ladyship's fortress is impregnable, and she withstands all assaults upon it with the most absolute *sang froid*.

" Oh, for a Stentor's voice to sound her praise,
" In rich variety of matchless worth;
" Whether she quaff the *cordial*, or turn up
" The fateful card at Faro!"

At the midnight hour then, the company began to assemble at my Lady A——'s. The play commenced. Her Ladyship presided at the *Faro Bank*, the company surrounding which, was so numerous, that other parties were formed at different tables, at whist, quadrille, or whatever other games suited their fancies. The *click-clack*,

or war of female tongues, became universal. One table particularly attracted attention. It was a quadrille party; and the following conversation ensued:—

Mrs. D. Bless my soul! what a dearth of news there has been of late! Scarcely a breath of scandal stirring to amuse our tea-parties. Does the Marchioness of C. still maintain her superiority in a certain quarter?

Countess D. I have not heard a whisper to the contrary. I wonder how the rival Marchioness bears her disappointment.

Lady B. Oh! she has had her day, and that is now past. Her Ladyship was no *chicken* when she first made her conquest.

Duchess of D. You are right, my Lady.—*Beast!*

Lady B. Sans prendre.

Mrs. D. What is become of Mrs. Fitzwhimper I wonder? I never hear any thing about her now.

Duchess. Oh! she is in obscurity, and deservedly so.—To presume to attempt to step over the heads of us nobility!

Mrs. D. Black ace, my Lady.

Lady B. Aye, by a sham marriage, if any really took place.—I should not think of such *plebeian* insolence.

Mrs. D. I do not see much to blame in her for that, my Lady. I think we, *commoners* have as great a right to

make the most of our charms, as any Peeress in the land.—*Ponto.*

Countess. I differ from you there, Mrs. D.—I am entirely of Lady B.'s opinion:—A peeress should undoubtedly take the precedence of a commoner in every thing.

Duchess. Oh, undoubtedly. I never knew Mrs. D. so much out in my life. A *flush*, madam.

Countess. Matadores! Mrs. D. you have no chance whatever.

Mrs. D. I never had such a run of ill luck in my life;—never held worse cards.—I'll play no more than this pool I protest.—Clean cards!

Countess. These cards are very

well, Mrs. D.; but you seem to be ruffled.

Mrs. D. Ruffled indeed! who was ruffled the night before last, when the Colonel beat you at picquet?

Countess. You need not have mentioned that, Madam; — the Colonel knows I am always punctual in paying my debts of honour.

Mrs. D. There are many ways of paying debts of honour.

Countess. You are quite scurrilous, Madam; quite rude and ill-bred in your observation.

Duchess. Do pray, ladies, keep your tempers.

Lady B. Pray, ladies, do not let your warmth carry you beyond the bounds of prudence.—Consider that all eyes are upon you, and all ears open: besides, there are several visitors quite strangers.

Mrs. D. I shall not say another syllable, if her Ladyship will drop the matter.

Countess. Some people give themselves airs, that little become them; but I shall not disturb the company.

Mrs. D. Some lemonade! it grows very warm,

Duchess. Well, ladies, I suppose you all mean to go to the *coronation.*

Countess.—No. I shall be otherwise engaged. Mrs. D. you may perhaps be desirous of the recommendation of a peeress; if so, my ticket shall be at your service.

Mrs. D.—You are very obliging, my lady; I may, perhaps, accept your offer; and if your ladyship should at any time chance to have a run of ill luck, my purse will be at your service, and save you the trouble of a jaunt to the large house in *Cork-street.*

Duchess.—Oh, monstrous! Ladies I thought you had done. This shall be positively the last hand I'll play. Thank fortune! the *pool* is out; just four-and-twenty fish; all right, my lady.

Lady B.—Your Grace plays with your accustomed good luck.

Duchess.—I win generally at quadrille, but lose at every other game.

Countess.—What! do you break up so soon? it is but three o'clock; I can never go to rest till five.

Duchess.—Five is an excellent hour, but I was up very late last night; I was not in bed till seven this morning. Besides you see the *Faro Bank* is breaking up.

Countess.—Either the Bank or the players are *breaking down* I perceive, for all the money has vanished.

Such indeed was the case; but from the placidity of the looks, the

graceful smiles and smooth condescending politeness of the *amiable* hostess, a person well acquainted with her temper, might have easily guessed that matters stood well with the Bank. On the contrary; the contortions, grimaces, sullen frowns and gloomy despair, which clouded the faces of the players, even of the fairest faces of the fair sex, denoted that my lady A———'s heart was no less at ease, than their's were tortured with disappointment and anguish:—

"See yonder set of thieves that live on spoil,
"The scandal and the ruin of our isle!
"And see (strange sight!) amid that ruffian band,
"A form divine high wave her snowy hand,
"That rattles loud a small enchanted box,
"Which, loud as thunder, on the board she knocks:
"And as fierce storms, which earth's foundations shook,
"From Œolus's cave impetuous broke,
"From this small cavern a mix'd tempest flies,
"Fear, rage, convulsion, tears, oaths, blasphemies!

" From men, I mean; the fair discharges none;
" She (guiltless creature!) swears to Heav'n alone.
" See her eyes start! cheeks glow! and muscles swell!
" Like the mad maid in the Cumæan cell.
" Thus that divine one her soft nights employs!
" Thus tunes her soul to tender nuptial joys!
" And when the cruel morning calls to bed,
" And on her pillow lays her aching head,
" With her dear images her dreams are crown'd,
" The *die* spins lovely, or the *cards* go round;
" Imaginary ruins charm her still,
" Her happy Lord's cornuted by *Spadill*;
" And, if she's brought to bed, 'tis ten to one,
" He marks the forehead of her darling son."

YOUNG.

CHAPTER V.

The secrets of the Faro Bank revealed, or a parallel to Peachum and Lockit's quarrel in the Beggar's Opera.

THE company was no sooner withdrawn, and Lady A——— and her Landlord and partner, Mr. Deepdie, left alone, than they burst out into a violent ha! ha! ha! at the expence of the profligate and dissolute tribe, whom they had just dismissed to the pains of their pillows of thorns.

"Well, Mr. Deepdie," said her Ladyship, "I fancy our *concern* must have proved a little lucrative to-night. Our *Pigeons* were pretty fairly *plucked*; not a feather left them to fly away with! Some of them must raise the wind in *Cork-street* to-morrow, to get fresh plumes, or I am vastly mistaken. I think Messrs. *Holdfast* and *Gripall* should allow us a sort of fellow-feeling—a per centage on all the grist we cause to be brought to their mill; for I have seen the Duchess D———'s and the Countess D———'s equipages several times lounging about *Cork-street*, and one may easily guess that *raising the wind* is the principal attraction in that quarter.

Mr. Deepdie.—Does your Ladyship go there too?

Lady.—I!—I want no such resource.

Mr. Deepdie.—No: but as a *lender*, I mean.

Lady.—You ought to know me better, Mr. Deepdie, than to think that I pass my nights here in catching *gudgeons*, to be so easily *hooked* myself. I don't carry my fish to any such market, I assure you; my Attorney, Mr. Gripfast, tells me, that that concern is too good a thing to last long; and that, in the end the *bubble* will *burst*, when both principal and interest will vanish. He looks well after his own money, and he is the man for me to take care of mine. The *principal* and *fifteen* per cent. *secured* satisfy me better than thirty or forty per cent. for a few years, and neither one or the other afterwards.

Deepdie.—I am of Mr. Gripfast's opinion, my lady, and think matters must soon come to a *wind-up* in that quarter.

Lady.—No doubt of it. But now let's to our own business, and *wind-up* our night's concern.

This precious pair of *edge-tools* now began (like the Peachum and Lockit in the *Beggar's Opera)* to come to book. On looking over the cash, the night's account turned out as follows :

Winnings at the Faro-Bank	£567 0 0
Card Money, deposited at the different tables	18 0 0
	£585 0 0

Lady.—There, Mr. Deepdie, there are one hundred and ninety-five pounds, your third share of the profits.

Deepdie.—You know, my Lady, that I told you at our last settlement, I should thenceforward expect an equal share of the profits, as I run an equal risk of all losses at play.

Lady.—Risk of losses at play! Mr. Deepdie; I wonder you can talk so ridiculously. Have you not had sufficient proof that though there may be a trifling run against the Bank now and then, (which, by the bye, is more through policy than chance, to prevent any suspicion of unfair play) yet, under my *management*, there can be *no risk*? Why then will you continue to talk of a thing that never can happen?

Deepdie.—Well then, setting that aside, my Lady, you don't seem to consider that the house is mine.

Lady.—Nor do you seem to consider, Mr. Deepdie, that the *establishment* is mine.

Deepdie.—Oh! that to be sure is very *expensive* to your Ladyship.

Lady.—That is no concern of yours, nor any other person's, how I *manage* my establishment. I keep it — and that's enough.

Deepdie.—I pay the taxes.

Lady.—And I pay *personally* all the slights and affronts that are thrown upon the keeping a concern, like this, which, for one of my rank in life, you must be aware is by no means reputable.

Deepdie.—What signifies rank, my

Lady, without riches? It is only like a pudding without suet, or a duck without sage and onions, to give it a relish. *In one respect, indeed, our employment may be reckoned dishonest, because, like great statesmen, we encourage those who betray their friends.

Lady. — Such language, friend Deepdie, any where else might turn to your prejudice. Learn to be more guarded, I beg you.

Deepdie.—But, my Lady, there are *some other matters* carried on here, such as the finding of refreshments, and the *private settlements* of debts of

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* See the quarrel between Peachum and Lockit (such worthies as my Lady A. and Mr. Deepdie) in the Beggars' Opera.

honour between the *two sexes*, which must turn to some profit, and which you have never once brought into the account, although you know very well it was our agreement, that I was to have a third share of *all* the business transacted in this house.

Lady.—This is the first time my *honour* was ever called in question.

Deepdie.—Business is at an end if we once act *dishonourably*.

Lady.—Who accuses me?

Deepdie.—You are warm, my Lady.

Lady.—He that attacks my honour attacks my livelihood—and this usage, Sir, is not to be borne—Since you so provoke me, I will immediately shut

up your house—take another in the neighbourhood, and draw all my visitors away to it.—See how it will fare with you then.

Deepdie.—And I will immediately blow up your character, by informing the world of your *management* at play, and how convenient some *married* ladies find your Ladyship's roof for *paying*, as well as incurring, debts of honour. Though I may not be able to raise a blush on your Ladyship's face, yet I will ring such a peal about your Ladyship's ears as shall make them tingle again, and not only make your Ladyship afraid to show your face in public, but render it infamous for any one to be seen entering the door of your new establishment.—See how it will fare with your Ladyship then.

Lady.—Friend, friend, we are both in the wrong; we shall be both losers in the dispute; for you know we have it in our power to—to—ruin each other. You should not be so passionate.

Deepdie.—Nor your Ladyship so provoking. 'Tis for our mutual interest —'tis for the interest of the world we should agree. If I said any thing, my Lady, to the prejudice of your character, I ask pardon.

Lady.—Friend Deepdie, I can forgive as well as resent.—Give me your hand; suspicion does not become a friend.

Deepdie.—I only meant to give you occasion to justify yourself.

Lady.—Well, you shall henceforward have half the profits. (Aside) An unconscionable old scrub.

Deepdie.—My dear Lady, I am perfectly satisfied.—I place the firmest reliance on your honour. (Aside) A cheat! to think to do me, who have done hundreds!

Lady.—But you shall not stir without a supper and a bottle, and we'll drink as a toast—"May every tide bring a fresh shoal of flat fish to our net!"

"In ev'ry age and clime we see,
"Two of a trade can ne'er agree:
"Each hates his neighbour for encroaching,
"'Squire stigmatizes 'squire for poaching;
"Beauties with beauties are in arms,
"And scandal pelts each other's charms:
"Kings, too, their neighbour kings dethrone,
"In hope to make the world their own:

"But let us limit our desires,
"Nor war like beauties, kings, and 'squires:
"For though we both one prey pursue,
"There's *game* enough for *me* and *you*."

GAY.

CHAPTER VI.

On the impolicy of gaming in single, and still more so in married ladies—Anecdote of a titled Lady, a gay seducer—Thoughts on the newly invented Divorce Clause in marriage settlements—Anecdotes of an extravagant, and an economical female gamester—The ancient fable of Orpheus and Eurydice—The enigma of Pandora's Box solved.

AFTER so tremendous a scene, (which is by no means overdrawn) some reflections will naturally occur on the impolicy of gambling, especially in the *fair sex*. In vain are all maternal admonitions to daughters on the subject of concealing their passions, their caprices, their propensities, their flights

of anger, and unevennesses of temper from the other sex, previously to their becoming wives, if they suffer the disguise to be prematurely removed. The gaming-tables strip off the veil, and their feelings of anguish and disappointment are visibly displayed by changes of colour, biting of lips, gnawing the fingers' ends of gloves, twisting the cards, convulsions of features, and contortions of limbs, which destroy every charm, develope all latent weaknesses or defects of the mind; and, by convincing the men that they are not angels within as well as without, end by filling them with distrust and dislike. A nobleman, who had been for some time very ardent in his addresses to a beautiful young lady, unhappily too fond of these midnight orgies, a failing which she had not the art or prudence to conceal from him, became

all at once very cool and reserved, so much so as to excite suspicions that he only wanted a fair pretence to be *off his bargain.* Being reproached with levity and fickleness of temper, he replied, "My dear girl, you are as lovely as an angel, and Kings might well be proud of such a conquest; but then —your whole fortune would not suffice you for one night's bad run at play; nor me fit for a single bet on my favourite race-horse at Newmarket." Consider, ye fair ones, that by the tiresome and insipid spending of whole days and nights in the trifling and despicable employment of shaking a dice-box, or shuffling, cutting, or dealing a parcel of painted paper, and still more by the consequent anguish of keen disappointment,

"Your charms decline: the fair long vigils keep—
"They sleep no more: Quadrille *'has murdered sleep.'*

— — — —
— — — —

" The love of gaming is the worst of ills,
" With ceaseless forms the blacken'd soul it fills;
" Inveighs at Heav'n;—neglects the ties of blood,
" Destroys the pow'r and will of doing good;
" Kills health, pawns honour, plunges in disgrace,
" And, which is still more dreadful—*spoils the face!*"

There was a time, previously to the vaccine inoculation, when the small pox was dreaded by the fair sex, as the direst scourge that heaven could inflict upon mortals, because it threatened the loss of their beauty, and consequently their power of subduing the hearts of men; but gaming and late hours bring about the same sad catastrophe, though by more slow and imperceptible degrees; and is much more fatal as proceeding from a pleasing infatuation or intoxication of the mind; whence it may be fairly inferred that for one face spoiled by the small-

pox, ten have been immolated before the shrines of *Pam* and the *Goddess of Fortune*.

If gaming then, has such dreadful effects on *single* ladies, on the *married* it has still more horrible consequences, as it destroys all matrimonial confidence, peace, and happiness; and what is still more awful, it ruins the innocent offspring, who, in vain look up to their parents for precept, example, and protection; perhaps, by ending in dishonour, taint, and entails disgrace on the unfortunate issue.

" Oh! scene of horror and of wild despair!
" Why is the rich Atrides' splendid heir
" Constrain'd to quit his ancient lordly seat,
" And hide his glories in a mean retreat?
" Why that drawn sword? and whence that dismal
" cry?
" Why pale distraction through the family?

" See my Lord threaten, and my Lady weep,
" And trembling servants from the tempest creep.
" Why that gay son to distant regions sent?
" What fiends that daughter's destin'd match pre-
" vent?
" Why the whole house in sudden ruin laid?
" O nothing! but last night—*my Lady play'd.*

YOUNG.

Could virtuous woman but foresee the meannesses to which they may be reduced; the *insults* to which they may be compelled to submit, by one single night's bad run at play, how would they shrink with horror from the abyss, which yawns beneath their feet, ready to engulph their honour for ever!

A young and beautiful woman of quality advanced one night to the very brink of the precipice, by losing a considerable sum of money to Lord L———, who had long been trying

to reduce her to that extremity, in hopes of succeeding in his infamous designs against her honour. "How can I apply to my Lord for so large a sum?" exclaimed she, in bitter anguish, "having lately been so extravagant! he must, he will despise me." "We can settle it between ourselves," said the seducer, without his Lordship ever knowing, or even suspecting the matter." "But I shall know it," rejoined her ladyship indignantly, "and my Lord's honour is dearer to me than his whole property. You have now fixed my resolution; call to-morrow and you shall receive the whole of your money; but dare ever afterwards to open your lips to me on any subject whatever." Her ladyship was saved from ruin, and refrained from play ever afterwards.

Was this lady a heroine and a strictly virtuous woman? or did she shrink from the fear of detection and divorce, on account of not having taken certain fashionable *nuptial* precautions. A clause for marriage-settlements has lately been invented by some *prudent* females, by which, besides the usual one for so many hundreds or thousands a year for *pin, alias, card*-money, it is stipulated that an addition of some hundreds or thousands shall be made to the former sum, in case of divorce, whether the gentleman or the lady be the guilty party. Thus fortified against *accidents*, the frequency of *crim. con.* cases, which so often tickle the barristers, serjeants at law, and even the grave judges, in our courts, can no longer excite our astonishment. Hu-

dibras is told by his lady, and who can doubt what a lady says?

"'Tis we that can dispose alone,
"Whether your heirs shall be your own;
"To whose integrity you must,
"In spite of all your caution, trust;
"And, 'less you fly beyond the seas,
"Can fit you with what heirs we please;
"And force you to own 'em, though begotten
"By French valets, or Irish footmen."

In fact, if the *pin-money* clause was an incitement to gambling; the newly invented *Divorce clause* is a provocative to adultery; and in either case the men who submits to the one or the other of them, deserves their fate.

The following anecdote comes in so pat here, that the reader will, perhaps, find amusement in the perusal of it. A certain nobleman having re-

ceived a notification of an intended change in the ministry, and that himself, and certain of his friends, were to be numbered among the members of the new administration, fell into such ecstacies, that, forgetting all matrimonial constraint, and not having just at that moment the fear of his *lady-wife* before his eyes, he without previously consulting her, as he had been *commanded* to do in all cases whatever, ventured to trespass so far against his duty, as to invite a large party to dine with him, as a sort of prelude to the round of *cabinet dinners*, which they hoped soon to give and receive by turns. The invitation was accepted, and his lordship hastened home, hoping that this unusual transgression of his humble love and duty would be pardoned by his haughty and imperious lady para-

mount, in consideration of the agreeable tidings, with which he intended to preface it. He began, therefore, with the tale of his good tidings, and then, in a tremulous tone of voice related the temerarious act, which he had been unwittingly led to commit. The former part of his narration was received with smiles, and Heaven beamed upon him; but the latter part overclouded the horizon, and such darkness ensued, that the infernal pit seemed to yawn beneath his feet. "What! my lord, dared you to do such a thing without consulting me first?"

Lord.—My lady, I could not do otherwise; being at the head of the party, it was naturally expected that I should be the first to open the ball.

Lady.—Then, my Lord, dance to what tune you please, it cannot, it shall not take place in this house.

Lord.—My lady you are unreasonable.

Lady.—My lord, you are unreasonable to pretend to interfere with my domestic arrangements.

Lord.—But, on such an occasion!

Lady.—The occasion fits me not, and that is enough.

Lord.—For what reason, my lady?

Lady.—For the very best of reasons, my lord—it is *impossible.*

Lord.—How so?

Lady.—To convince you at once; all the *plate* is *engaged* elsewhere.

Lord.—That *engagement* may be better put off than mine.

Lady.—It is too late; the plate is gone.

Lord.—Whither?

Lady.—To a friend's—the *Three Blue Balls*, I think they call them, in ——— Street. I have had desperate luck at *play* lately; if you had informed me of your intention, I should have told you so, that you might have delayed your invitation, till a turn of fortune should have enabled me to get it back again.

Lord.—My lady, as a *gambler*, you

should have known that the Three Blue Balls mean it is *two to one* against your ever getting it back again. Back it must come, however, if only for a few days for this particular occasion; and your ladyship's *jewels* must go to replace them.

Lady.—Ha! ha! ha! my lord, they were gone to the same place, some time before the plate.

Lord.—Plague! pestilence! woman! was ever man so curst!

Lady.—My dear lord, it is useless, you well know, to give yourself airs, and fly out into extremes with me; if you will submit to ask my advice—

Lord.—It will either be to hang, drown, or shoot myself.

Lady.—And the best advice too, that a sensible woman can give a senseless husband; but, if you will be guided by me, you shall soon have the plate again, and I my jewels.

Lord.—Well, let's hear.

Lady.—Luckily, my lord, the carriage and horses are not *engaged* too, so you have only to set off this instant to Messrs. *Holdfast* and *Gripall's* in *Cork-street,* and tell them your ministerial appointment! they are fond of *great folks,* and will jump at the idea of having a *friend at Court.* They will soon accommodate you, and you may promise them, as you have promised many others, a speedy *day of payment,* which, I prophecy, will be the same with the *day of judgment.*

Lord. — You are facetious, my lady.

Lady.—At the thought of so brilliant an idea. A woman's invention, you know, is never at a loss. So, if you try my plan, and do not mar it in the execution, it will be your fault, if you do not return with the the plate and jewels in the carriage, and I shall do my best to welcome your cabinet friends in *embryo*. So obey at once, and don't you, men—

" Like sots, suppose we have no shares ;
" In ord'ring you and your affairs ;
" When all your empire and command
" You have from us at second hand ;
— — — — — — — —
— — — — — — — —
" We are your guardians, that increase
" Or waste your fortunes, as we please ;
" And, as you humour us, can deal
" In all your matters, ill or well."

The plan seemed feasible. My Lord drove of to *Cork-street*, wheedled the firm with his well known *oilly tongue*; procured their bills; and driving off to the sign of the Three Ducks, *Quack! Quack! Quack!* in St. Paul's Church Yard, got them discounted; thence driving to the *Three Blue Balls* in ——— Street, he returned with the plate and jewels to his anxiously expecting *rib*.

To shew that we mean to deal on the *upright* with the fair sex, we shall pair this anecdote of an extravagant gambling wife, with another of an economical one. The lady of a certain prelate (of *course*, not one of the present day,) who was very fond of *card-parties;* and receiving no very liberal allowance from her episcopalian lord and master, entered into

a compact with the steward; who, after delaying the tradespeople as long as possible, paid them in bills at pretty long dates. If the tradesmen grumbled at taking bills, long after the expiration of the usual time of credit, the *sympathising, humane,* and *conscienci-ous* steward would offer, as a matter of great favour, to discount them for them, out of his *own savings.* The offer was gratefully accepted, and af-ter deducting the discount, the trades-man received the balance, and gene-rally complimented the *obliging* stew-ard with a guinea extra for his kind-ness. Now we add, that the steward was supplied with money by his Lady for the purpose, and that she received the discount as a decent addition to her *card-money.*

The ancient poets feigned that *Cr-*

pheus descended into the *regions below* to beg grim *Pluto* to restore to his longing arms his deceased wife *Eurydice*. Had the lady been a *gamester*, *Orpheus*, like any modern husband, would have enjoyed himself here, and left his wife to be merry—merry—there, with the rest of Madam *Proserpine's* night-loving *coterie;* for she would not have been worth the trouble of going after, much less of bringing back to earth again to finish her round of *card-parties:*

Of all the evils that this life e'er curst,
A *female gamester* is the very worst;
Her face by fashion spoilt—her mind by vice,
Pandora's box was but a *box of dice.*

CHAPTER VII.

Why gaming has worse effects on the middling than on the higher classes of Society—Stock-Exchange Gambling—A colony of Greeks emigrates from the West to the East end of the Town, but is soon put to flight—Sunday Gaming Houses—Their immense profits—Tradesmen of the past and present day contrasted—The wind-up of the latter.

If the nobility and great folks only were preyed upon by Greeks and Usurers, we should content ourselves with saying—"Let them reap the fruits of their follies and vices." "*Pal-*

mam qui meruit, ferat," which we translate, "*Who palms the cards, let him bear the consequences.*" There are scarcely any of them, who are more than tenants for life of their family estates, so that their heirs enter upon the enjoyment of their successions freed from all incumbrances, and are fully protected by entails against the evil propensities of their fathers. It is on the middling and lower classes that these pests of society commit the most dreadful depredations and havoc; here the follies or vices of the fathers are visited upon the *unprotected* issue, to the next and succeeding generations, in a long series of miseries indiscribable. A country gentleman or trader, who may be a man of considerable property, although a little pushed for cash on a certain emergency, as will happen to the most wary of men

through life, who all have dealings of some kind or other, if he be but once tempted, in order to get rid of a temporary embarrassment, to set foot in a *Hell* or a *cut-up* (discounting shop), may, and in all human probability will, beggar himself and family before he perceives the gulph which yawns beneath his feet. Bankers and merchants are scarcely ever seen at any of the *Hells* at the west end of the town, but then they, too, are engaged in the most extensive and destructive species of gambling, that this, or any other country, ever practised—*stock-jobbing and time-bargains.** A colony of the

* That the *furor insanus* of gambling has tainted with its diabolical spirit the sober Cits of the Stock Exchange;—that its *bulls* and *bears* are nothing more than the *legs* of elsewhere; and that they are

Greeks at the west end of the town, longing to pluck some of the fat *pigeons* of the east end breed, lately emigrated and established a *Hell* in the very neighbourhood of the *Bank of England* and the *Stock Exchange*, (a rare stand for a *riffle* shot!) where

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equally as ingenious in devising *games of chance* to make *lame ducks* waddle, as the others are in plucking *pigeons*, the following circumstance will evince: A Committee of the Stock Exchange met on Monday (Dec. 10, 1821) for the purpose, it is said, of abolishing a *system of gambling*, known by the name of "*Putts* and *Calls*," and they came to a resolution, that any member, in future, *guilty* of this *offence*, should be expelled the house. This has excited the disapprobation of a number of the members, and report states, that a schism is likely to be the result; and that it is in contemplation to erect a new Stock Exchange; and, further, that a considerable sum is already subscribed for that purpose.

Quere. If a similar resolution of *expulsion* for *gambling* might not purge another *house* of many gambling *vote-selling* members?

they were carrying a snug *run* of *business*, until a merchant's clerk, a young man of good abilities and expectations, being plucked rather too unmercifully, *peached* the concern. The master instituted a legal prosecution, and the *cove of the ken* was fined in penalties to a large amount; but he took flight to the continent, with the *pigeon's feathers* he had industriously collected, and eluded the punishment, to which his adventurous spirit would have subjected him by the rigor of *dull, unfeeling* law—ever an enemy to men of *sublime talents.* Being thus baulked in their hopes of forming a *trading monopoly* in the heart of the metropolis, they hit upon the *admirable* scheme of opening the west end *Hells* on *Sundays*,* for the *humane* and *religious*

* On the prosecution of the King against Fielder,

purpose of keeping bankers' and merchants' clerks out of *bad company* on the *Sabbath day!!* To prevent their misemploying their own, or their masters' loose cash, in parading the streets in the day, arm in arm, with their *cheres ameres*, or being seen staggering through them in the evening in a fuddled condition, the *pious Greeks* opened their *Sunday Schools*, which have turned to a *good account*, and taught many a *Johnny Raw* wisdom by experience!

Yes, it is a fact, a glaring fact, that in spite of the *police*, and of the *Society for the Suppression of Vice* and

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the door-keeper, Robert Oldfield swore, that between the 29th of March, and the 14th of April, the play had been carried on even on *Sunday* nights.

Immorality, there are *Hells*, well known as *Sunday Houses*, both in Jermyn-street and Bury-street, with several others, where the officiating *High Priests* are more regular in their attendance on duty, than many *Dandy Preachers* are on their *flocks;* so much more eager are men in the pursuit of vice, than in the practice of virtue and piety!

It was the opinion of the late Lord Chief Justice Kenyon, and of Mr. Justice Bayley, that the only certain method of putting down gambling-houses was to publish the names of those persons who frequented them, and an account of the shocking occurrences which hourly take place in them. But how would the mind of a truly conscientious man revolt at finding, among the names of these

frequenters, men of the very highest, as well as the very lowest, rank—from the top of NOBILITY, down to the very sink of MOBILITY—Dukes, Marquises, Earls, Viscounts, Barons, Baronets, Esquires, Officers in the navy and army, Professional men, Artists, Parsons, *(proh pudor!)* insolvent Tradesmen, Bankers', merchants' and tradesmens' Clerks, Greeks, Trojans, Blacklegs, swinders, *thieves*, &c.* down to the very lowest dregs of mankind, and the outcasts of all other societies;—all commingled and identified in one undistinguished mass, and all following the same criminal pursuits, in defiance of the laws of their country! How would it shrink back upon itself

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* *Hayward*, lately executed at the Old Bailey, confessed that he was a frequenter of many of these *Hells*.

with astonishment and disgust at beholding the list—at this moment lying before us—of more than *two hundred* names of men of rank, (we wish we could add, 'and respectability,')—to which is appended, like the trinkets to a watch, a host of *Legs*—of the deepest jet black — *Day and Martin's* black! What horror would their relations and friends (unable to prevent —perhaps unsuspicious of their nefarious pursuits) feel at beholding their names thus "damned to everlasting fame"—or rather shame! But, according to the motto held out in our title-page, — "*Admonere, volumnus, plusquam mordere; prodesse, non lædere; corrigere mores hominum;*"—we wish to admonish rather than to bite; to do good, not to harm; to correct the morals of mankind.

As to the *police officers*, what good can be expected to be derived through their means, if it be true, as has been asserted, that forty or fifty pounds per week have been paid for bunging up their *peepers*? And if the notorious informer, Bob Holloway, has extracted from them various sums, amounting to from eight to twelve hundred pounds, what must be the profits of these Hells to supply such continual drains from their pockets? And yet we have heard from *high* authority, that four minor concerns—*branch banks* of the old standing firms, established only within a year past, have netted, during that short space of time, £25,000 each, or £100,000 between them!

As to *Tradesmen!*—there was a time, about fifty or sixty years ago,

when the following portraiture was a faithful and correct likeness of one.—"A thriving tradesman was almost as stationary as his shop; he might at all times be found there;—'keep your shop, and your shop will keep you,' was a maxim continually in his mind. Born within the sound of Bow bell, he rarely ventured out of it, except, perhaps, once or twice in a summer, when he indulged his wife and family with an expedition to Edmonton or Hornsey. On this occasion, the whole family, dressed in their Sunday's clothes, were crowded together in a landau or coach hired for the day. On Easter or Whitsunday he might likewise treat himself to a ride on a Moorfields hack, hired at eighteen pence a side, through what was then called the Cuckold's Round.—If in holiday time a friend was invited to

dinner, which was not often the case, his fare was a large plum pudding, with a loin of veal, the fat spread on a toast, well sauced with melted butter,—a buttock of beef,—or, if the guest was of the Common Council, possibly a ham and chickens. The drink was elder or raisin wine, made by his wife, and strong ale in a silver tankard. The meat was brought up on new-scoured pewter; the apprentice cleaned the best knives, and the maid, with her hands before her, waited at table, serving every guest with a low courtesy. His wife was drest in her best silk damask gown, with flowers as large as a fire-shovel, and so stiff, that it would have stood alone—probably left her by her mother or grandmother.

"These tradesmen paid their bills

when due, and would have considered themselves ruined if a banker's runner called twice for a draft; and after going through all parish or ward offices, as well as those of their company, terminated their days in a rural retirement at Turnham Green, Hackney, or Clapham Common; from thence they could now and then take a trip in their one horse chaise to visit the shop, where they had acquired their fortune. The daughters of these men were taught all kinds of needle-work; and, at a certain age, were initiated into all the culinary secrets of the family, preserved in a manuscript handed down from their great grandmother. The sons, instead of losing their time in an imperfect acquisition of a little Latin, were well grounded in Cocker's and Wingate's

Arithmetic, and perfect adepts in the Rule of Three and Practice."

Mark the contrast within the last *twenty* years! A tradesman seldom sees his shop (which is entrusted wholly to apprentices, clerks, and journeymen) but once a week—on the Saturday morning—to look at the balance and *touch the ready.* On the other days, he drives about the country in his gig (humourously styled a *bankrupt cart)* or mounts his *bit of blood* to follow the hounds some miles from London. On Sunday, he *sports his figure* in *Rotten Row*, and if his family accompanies him, they occupy a barouche or glass coach. If company falls in, for it is his pride to keep open house, he affects the *bon vivant;* a dinner consists of three or four courses on plate, or at least,

the most costly china, of fish, fowl, (including game) and flesh; a remove of pastry, and a desert of the rarest fruits. Sherry is drank at dinner, and Port, Claret, and Madeira afterwards. The female servants approach no farther than the door with each course, which is there received by one, or perhaps a couple of male servants, who lounge about the room laughing, cracking jokes, and making observations on the guests, rather than waiting upon them. The wife—beg pardon—the *lady of the house*, appears in tawdry finery, and affects all the *petitesses*, without the least spice of the true dignity, of a woman of birth and quality. When bills become due, it is "*Gone into the country.*"—"*Call again to-morrow.*"—"*A week hence.*" To be punctual is beneath the *man of fashion.*

If he serves any office, it is with the view not of performing his trust well, but of *fingering the ready, stopping a gap,* and putting off the day of *execution and judgment.* Besides his town house, he has his country house, or, perhaps, a *sporting-box,* which occasions him to take out a *game-license* and turn *cockney sportsman.* If he has daughters, they are sent to a fashionable seminary, where they are taught—*nothing* but what thay had better been ignorant of—at least for some years. The sons are sent to a stylish academy, where they learn—*every thing* but what they should know; they go out ignorant blockheads and come back conceited fools. —The *wind-up* is, that the father becomes bankrupt; the wife and daughters *town-traders;* the sons *Greeks, Fancy-swells, Conveyancers*

(pickpockets), or *Cracksmen* (house breakers), and the *New Drop* is the last *drop* they ever take.

But how is this *game* kept alive? By *paper-trash*—bills and accomodation-bills, drawing, re-drawing, and at times *with*-drawing. The *alieni appetens* does not more naturally lead a thief to the gallows, than the *sui profusus*, in every rank of life, urges to the *paper-trade*, and thence to the *bill discounters*, perhaps to a *Morning's walk* to Messrs. Holdfast and Gripall's in *Cork-street*.

CHAPTER VIII.

Anecdote of a French Physician and a Fashionable Female—Parallel between them and an English Greek and a Greenhorn—On the danger of old or new acquaintances—Setters and decoy ducks—The history of Mr. Wellby, a King's Bench prisoner—Falls in with a Decoy—Is let into BILL-DOING*—A fashionable dinner and amusements — Description of a Greek's lodging, library, and wardrobe—A morning's whet, and* BOOKING *at Tattersall's Betting Room.*

IT being fashionable in France, as in many other countries, to be attended by a physician, for form sake, a lady

sent for one of the most eminent, not for science, but for ranking a a number of the *haut ton* in the list of his daily patients; and who, after the usual preliminaries and feeling the pulse, &c. put the general questions:—

"How is your appetite, Madam?"

"Never better."

"And your spirits?"

"Charming."

"Do you sleep well?"

"The usual round."

"Eh, Madam," said the Physician, "*je vous oterai tout cela.*" I will soon cure you of all that.

A *Greenhorn*, who comes to London raw from the country, and because it is the fashion, or he is solicited thereto by a fashionable acquaintance, enters one of the *Hells*—ready primed *(Bacchi plenus)* and loaded (with Bank notes) is exactly in the same situation as the French lady; and the *je vous oterai tout cela* of the physician would come equally as *àpropos* from the mouth of the *Greek* to the greenhorn—I will soon ease you of all that (his Bank paper repletion).

Young men of fortune, in possession or expectancy, should be particularly cautious, on their first setting foot on the slippery *pavé* of London, how they renew their old school acquaintance, or how they form any new ones. The boy, whose frank and open

demeanour was admired, may, in the interval, through unforeseen circumstances, or by his passions having had free scope to develope themselves, or by falling into bad company, have become first the dupe, and then the sly, wily, insidious tool of Greeks and swindlers; and new acquaintances should, in every event, like new fowling pieces, be tried and proved, before they are ventured upon.

Young men dressed out in all the *acmé* of fashion—of imposing manners and fascinating address, act the parts of *setters* and *decoys*, and parade the streets of London, solely with the view of picking up school, college, or country acquaintances of fortune, or of insinuating themselves into the good graces of strangers of wealthy appearance. A credit is esta-

blished for them at one of the fashionable hotels, to which they decoy their victims, to be immolated by the High Priests, who there superintend the sacrifices. It was by similar arts that poor Mr. C———, a young man of considerable fortune, was decoyed into the snare, and induced to draw bills upon bills, for vast sums of which he had been *greeked*, upon some of which he was eventually thrown into the King's Bench prison, where he remained destitute of a single shilling, until death kindly relieved him at the premature age of twenty-three. But as the case of this unfortunate young gentleman has been rendered public by an action at law brought against his administratrix upon some of those bills, we shall not repeat it here. A story, however, which we had from the mouth of another young gen-

tleman, now in the King's Bench, is so pat to the purpose, that we shall give it exactly as he told it.

On my first arrival in London, as I was sauntering through the Albany, I was met by Jack Lovell, an old school acquaintance, who seemed equally glad to see me, as I was to meet him again. To the usual interrogatories after my family and my business in town, I answered that my father had been dead nearly three years, that I was just come of age and to the possession of a handsome property, and that my business in Town was merely to see a little of the world;—the King and the Lions in the Tower; the Parliament House, and Cross's menagerie. He proposed spending the day together, to which I readily assented. "*A-propos!*" he

cried, "we could not have met more opportunely. I am engaged to dine with a party of high fellows to-day —of rank I can assure you, and I can take the liberty of introducing you, as I know you will be heartily welcome. But I have a little business first to transact here close by in *Cork-street*— no secret—you may as well accompany me to the *Bill-discounters*, whither I am going to *raise the wind*, till I receive my next quarterly allowance. Your old father was a reasonable man, and died in good time for you; but mine, an unconscionable old put! lives beyond all moderation, without considering what a devilish expence he puts his heir to in raising money upon post-obits."

We entered the house together.—Jack had some little private conver-

sation with one of the firm, and then advanced towards me with a smiling air—"My dear friend," said he, "my business will be done; but these d—d bill discounters stand so much upon *security*;—they are satisfied with my own—but then they say, in case I should die before my father, they wish to have—*some friend to join me.*—I knew I could make free with you, so I mentioned who you were, and they readily agreed. You will only have to sign your name with mine to a bill for a trifle; you need take no account of it, as I shall be sure to take it up, and you will hear no more of it."

Unhackneyed as I was in the shuffling tricks of *Dandyism*, and willing to serve a friend in so mere a trifle as that of writing my name, I swallowed

the bait—hook and all — and—thus was I first *struck*, according to the *slang* of the *Greek Lexicon*. Jack touched the cash, and walked off highly delighted.

"You see," said he, "what a hellish expense these old fathers put us *young heirs* to, by living so long—300 for 200;—but his doctor, with whom I keep up a constant correspondence, writes me that he is upon his last legs—that's my only comfort."

As I took this sally to proceed from levity rather than any badness of heart, I passed it off as a joke, and we lounged about Bond-street, where Jack amused me by his anecdotes of many people of fashionable appearance, as they passed by, to several of whom he nodded or spoke so fami-

liarly, as to give me a high opinion of his consequence. I observed some winks pass between them; but as I never imagined they could concern myself, they excited no suspicions whatever.

Near the dinner hour, we met the party, consisting of Lord L——, Sir Mark M——, a *milling* and fox-hunting parson, a half-pay Colonel, and Tom Shifner, *alias* Brazen Tom. Whilst we were waiting for dinner, the Parson told us how he had *broke cover*, and *stolen away* from his parishioners, upon *hot scent* of a fat living, the incumbent of which was not expected to live from day to day; and if he could but get a *view holloa* of the Earl of Bumperwell, in whose gift it was, he would open such a *sharp burst* upon him, he had no doubt, when

the incumbent was *earthed*, he should be *in at the death*, as his Lordship and he had been at College, and had *run* many a *bitch-fox to cover* together."

The Colonel boasted of his many feats in the fields of *Mars* and *Venus* (*Tam Marti quam Mercurio*); and Brazen Tom related how he had sailed into the very jaws of the bailiffs, and given them the *go-by* for ten years last past, without being once *harpooned*. "My whole fortune," added he, "consisted at first but of a younger brother's portion—£5,000, which I spent in the very first year; and I have since contrived to get £15,000 in debt, and now live upon my *face*, which will still pass current every where, but with the d——d lawyers,

who prefer gold to brass, though they owe their living to the latter."

This conversation lasted till dinner was dished up, which was succeeded by a variety of wines of all vintages, by way of *prime* and *load*. A series of amusements were now introduced, *pour passer le tems*, such as, Even and Odd for twenty—A Maggot Race for thirty — Pitching in a Tumbler for forty guineas—Hiding the horse—A match for a dog fight—bets on the Derby, Oaks, Riddlesworth, &c. Although I was quite a stranger to these polite and *manly* amusements, I thought it would be imputed to a want of money or spirit (both alike galling to an aspiring youth) not to enter into the humour of the thing; so I bore a part, and was *allowed* to come off

twenty guineas winner, by way of a *stimulus*—a provocative.

Supper was ordered at a late hour, when I desired to withdraw, apologizing that I had not informed the the people of the house, where I lodged that I should stay late out, and that they might sit up waiting for me, and, perhaps, be alarmed lest some accident might have befallen me. This apology created a loud laugh at my *simplicity* and *rustic notions*, and raised a blush on my face; but Jack sided with me, alleging that it was excusable, as I was raw upon the Town; but that he would take care in future that I should learn fashionable hours. I was permitted to retire, after promising to meet the same party at the Baronet's

the next day, for a seven o'clock dinner. Jack took my address and promised to *row* me up the next morning, and take breakfast with me.

Jack was as good as his word, and called the next morning before I was out of my nest. He appeared drowsy, slovenly, and dirty, as if he had not been in bed for the night. Such he informed me was really the case; and he lamented that I should have lost the enjoyment of so high a spree as they had been in on the preceding night, or rather morning, as they had got into a prime lark, and all been in the watch-house together. I by no means regretted losing such a pleasure, and ordered breakfast, which my friend seemed to enjoy heartily —lacing his tea with brandy, and devouring eggs, slices of ham and

hung beef, as if he had been *tucking-in* for a wager. I then accompanied him in a *jarvey*, as he called it, to his apartments, that he might repair the disorder in his dress. It was a front room with a recess for a bed, on a shabby second floor at a green-grocer's, in North Audley-street; but then it was in the neighbourhood of Grosvenor-square, which, he observed, *sounded big*, and was quite sufficient for the purpose he wanted it—to hold his *togs* and *traps*, as he always lived at an hotel, and scarcely ever *roosted* there of a night.

Jack's library, if such it may be termed, contained few, but *select* books: A Racing Calendar — A Sporting Magazine — Gard and Demoivre on Odds and Chances—Hoyle's Games —White's Farriery — and Grose's

Slang Dictionary, *alias* the *Greek Lexicon*. His *practical* study consisted of some packs of cards, very dirty—a draught and back-gammon board—dice-box, &c. The room resembled an old cloathes-shop: box and great-coats, hunting and shooting jackets, coats, waistcoats, under-waistcoats, overalls, leathers, gaiters, boots, shoes, chaise and jockey whips, clothes' and shoe brushes, strewed the floor in such indescribable confusion, that one could not stir a step without treading upon some or other of those articles. There was stock sufficient, as Jack observed, to rig out half-a-dozen of men of the *Ton*, or of the *town—cést egal!*

After Jack had selected his *turn-out* for the day, and decorated himself to his perfect satisfaction, which oc-

cupied nearly three hours (as he brushed his own clothes and japanned his own shoes, to prevent being bored and quizzed by a rascally valet, for whom he had no manner of occasion, as the servants of the hotels did all the menial offices he stood in need of,) we set off, and lounged up and down Bond street, for an hour or two, when we entered Long's Hotel, as Jack complained of a nausea at his stomach, proceeding from his last night's debauch and want of sleep. There we met with Lord L. (by *chance*, no doubt!) and sat down to broiled bones, and devilled kidneys and gizzards, as a sort of introduction to *Imperial punch.* Some other sprigs of Jack's fashionable acquaintance dropped in, and the usual routine of tossing up, odd or even, and laying wagers ensued for a time, when we all sat off for Tattersall's Betting-

room, where I was *booked* for some bets on the ensuing races with Lord L. although I knew just as much of the matter as the horses themselves did. I wished, however, not to let my ignorance appear, and thought to conceal it by affecting the airs of a *knowing one;* but I soon experienced the truth of *Butler's* maxim, that—

> "*Fools* are known by looking *wise*,
> "As men catch woodcocks by their eyes."

CHAPTER IX.

Continuation and conclusion of Mr. Wellby's history—Two Titled Greeks—Their scientific manœuvres—A little more Bill-doing—The King's Bench Prison, which we must all come to, if times don't mend.

JUST before the appointed time, we arrived at Sir Mark M.'s.—The whole of the dinner-party of the preceding day, and some *fresh faces*, were assembled; but Sir Mark was not come home. The guests, on our arrival, were engaged in the usual amusements of games of chance, and I could not help

observing, from their boisterous mirth, that they seemed to consider it rather a house of equivocal fame, or a common gambling house, than the mansion of a person of rank. The dinner-hour was long past, and the party was become rather impatient; when the host arrived, accompanied by a jolly groom-like looking man, whose coarse manners did not belie his appearance, and whom I took for some country tenant; little did I then imagine that he was a *sheriff's officer*, who had the guardianship of the Baronet's person. After making an apology for being detained on business of the utmost importance, the Baronet ordered the dinner to be instantly served up; and the company being pretty full of the inspiration of the god (Bacchus,) the former sports were re-commenced with increased spirit. I was not so lucky on

this as on the preceding evening, being *struck* for a brace of hundreds; but as I saw others lose much greater sums with a perfect *sang froid*, I was the first to make a jest of my losses. It never once entered into my imagination, that the greater part of the company were *Greeks*, acting in colleague, and *working* together; and that their winnings and losings were only a feint to blind myself and a few other greenhorns.

I afterwards learned that Lord L. and the Baronet *rowed* together in the *same boat*, their circumstances being pretty nearly alike—both of them *dished*, and reduced to live, like *birds* of *prey*, upon the occasional pigeons whom Jack Lovell, their decoy, brought under their *talons*. Men of fortune, at their outset in life, generally belong to all the

clubs—the Albion—Arthur's — Alfred —Boodle's—Brookes's — Cocoa-tree—White's—the Jockey—and the Four-in-Hand; they are adepts in the management of the *ribbons*, and connoisseurs in the *costume* of coachmen, as well in dress as manners;—can *make up* and *palm off* a horse for ten times its value;—are deep in all games of chance;—can *plant* bets and *hedge off*;—up to a *throw over* or a *cross*;—tell the odds upon a race, a *mill*, or a cock-fight; and would run in debt with every one, (who had *faith,)* and pay no one; in short, that though my Lord was protected by his privilege of peerage, yet the Baronet, not being so fortunately born, was at that moment in "durance vile;" his property all sold off; his horses and carriage hired, as also his ready-furnished house; and that the dinner, of which we had

just partook, had been ordered from an hotel, and would, probably, never be paid for, the Baronet being in training for a three months' rustication in *Abbot's Preserve*,* whence he would come out *whitewashed* — as pure as virgin snow, and commence the war *de novo* in higher style than ever.

But why enter into a disgusting detail, when you may well see that I was in the *High-road to Ruin*, and hastening to the same bourn as the Baronet, though from very different principles— he from knavery, I from folly: suffice it to say that, at the end of two months, after being thoroughly tainted with the profligate morals of my associates, I was about 10,000*l.* minus. What then? my Lord and the Baronet lounged through

* King's Bench.

Bond-street with me, and I thought it an honour to be seen arm-in-arm with two *titled scoundrels.*

About that time, my *friend* Jack called on me one morning, and, in rather a careless manner, said to me, "What d'ye think? I have received a letter from a rascally lawyer, to inform me that *our* bill in *Cork-street* is due, and that *we* must either call there and settle it, or a writ will be issued against *us.* My last quarter's allowance I was obliged to devote to *debts of honour*, can you assist me with the trifle?" As this was the very first insult of the kind ever offered to myself or any of my family within my knowledge, and feeling rather sore at my late losses, I betrayed some resentment, and peevishly reminded him of his solemn promise, that I should have no trouble about it.

"True," rejoined he; "I did so: honour is my motto, and I will ever stick by it. Only take the trouble to step with me to *Cork-street;* Messrs. *Holdfast and Gripall* are quite gentlemen, and will easily be prevailed upon to renew the bill, till such time as I shall be able to take it up." Fool as I was, I consented, and accompanied him, where the proposal was readily acceded to. Jack touched another hundred, and we signed a joint note for five hundred—thus receiving 300 for 500*l.*

"Some with a noise, and greasy light,
"Are snapt, as men catch larks by night;
"Ensnar'd and hamper'd by the soul,
"As nooses by their legs catch fowl:
"Some with a med'cine and receipt,
"Are drawn to nibble at the bait;
"And though it be a two-feet trout,
"'Tis with a single hair pull'd out."

Hudibras.

I now hinted to Jack an intention of returning to the country, and by economy making good the breach, which my late losses had made in my fortune; but he laughed heartily at the idea. "You will surely not be so chicken-hearted," said he, "as to *give in* for such a trifle." Play on, my boy, with more spirit, and one bold push may more than retrieve all your ill luck. He who plays continually, losing one night and winning another, will find that he neither loses nor wins at the year's end---it will be all the same thing." He spoke true enough;---it was all the same thing with him; or, rather all the odds were in his favour; as without a shilling to lose, (so I afterwards discovered,) he continued to live stylishly upon other people's property. But a much stronger argument than Jack's rhetoric was that, from motives

of false delicacy, I could not bear the idea of returning to my native home, and, by retrenchment of the usual family style of living, confessing to the neighbouring gentry my past folly and embarrassed circumstances. The bare thought of it cut me to the very soul, so I resolved to take Jack's advice, and make a bold push.

I did so, and I was ruined past all retrieve! I was conducted by my *friend* to the Hell in St. James's-square. In proportion as my losses there increased, so did my desperation; and my visits to *Cork-street* were repeated, until I received their dreadful ultimatum—— *they could do no more, and must have an immediate settlement.*

"So comes the reck'ning, when the banquet's o'er,
"The dreadful reck'ning — and men smile no more."

Soon, very soon, the *Harpooners* beset my lodgings; and in that, to me, dreadful predicament, I applied to Jack, by letter, to send me the 500*l.* which Messrs. *Holdfast and Gripall* had included in my account, either as a debt, or a loan; but my letter was brought back to me *unopened*, with a verbal message from the people of the house where he had lodged, that Mr. Lovell was gone to the Continent with Lord L. and Sir Mark M., and that it was very uncertain when he might return. I was now let into the grand secret of *dandyism*----draw---re-draw---with-draw and let the whole fall upon *Johnny Raw*.

I have just now made a proposal to my creditors of making over my whole property to them, on condition of being allowed 200*l.* a year for my life; to

which they have acceded, and I expect to be liberated in a few days; when, ashamed to return to my friends, I shall set off for the Continent, and bury myself and my follies---vices I think they cannot fairly be deemed---in the deepest seclusion. My only comfort will be the reflection that, being single,---I have involved no one in my ruin---injured no one upon earth.

CHAPTER X.

The worse than inefficacy of the Statutes against Usury explained and exemplified.

HAVING thus given an insight into the different courses which lead to the *Bill-doing* business, it will not be improper, before we reveal the mystery of that illegal and abominable scheme of public robbery, to make a few observations on the worse than inefficacy of

those laws, intended to prevent, or, at least, to circumscribe its dreadful career, but which have only tended to increase, in a four-fold degree, the abuses they were meant to remedy.

The bill brought into the House of Commons, in the last session of Parliament, by Mr. Onslow, the oracle of the *Economists*, for repealing all the statutes against usury, and leaving money to have a current fluctuating value, like every other article, seems to have so equally divided the opinions of the Members of that House, that it seemed a point at issue between the commercial and trading interests on the one side, and the aristocracy and great land-holders on the other. It is well known that all families of consequence entail their estates on the eldest heir male, making them chargeable with portions in money

to the younger sons and daughters. These portions are almost in every instance raised by mortgage, so that the consequence of repealing the laws against usury would be, that the tenant for life of these estates would be compelled to borrow the sums of money charged upon them, at the rate of interest, however exorbitant it might be, established at that time. Of course they did, and will still continue, to oppose a similar bill to the utmost of their power. Should it ever pass the House of Commons, it will be easy to foresee its failure in the Upper House. Next to the *privilege* of *peerage*, these restrictions form the most powerful *palladium* against the irruptions of those Goths, the *profanum vulgus*, into the park palings of aristocratical domains. And yet, as the greatest blessings and the wisest institutions on earth are lia-

ble to abuses, it may be doubted whether privilege of peerage has not done more injury to the cause of those, whom it was intended to do honour to and protect, than ever it received benefit from it. If the *great nobs* will give bills, which they never mean to honour; if they will contract debts with tradesmen, which they never mean to pay; nay, if they will descend, as some of them, male and female, have been known to do, to the swindling act of ordering goods, for which they have no manner of occasion, and, without ever seeing or unpacking them, send off to an auction-room or pawnbrokers' shops to *raise the wind* upon them, and then plead their *privilege* in defiance and contempt of honour, justice, and the scorn of the world;—it is no wonder that they are driven to such destructive subterfuges, as to borrow money at 40

or 50 per cent., when no tradesman will any longer give them credit; the rate of discount, as all other commercial concerns being made to depend on the *risk run*, and what is that risk, which depends on the honour and honesty of such *privileged worthies*, much less than an *absolute loss?*

The experiment of leaving money, like any other article of commerce, to find its level and fair market price, has been tried at Hamburgh and Amsterdam; but there are no *privileged classes* in these cities; every man is a merchant, and every merchant a *Jew* in his dealings. If a man there gives 15 or 20 per cent. for a temporary loan, it is by no means regarded as a sign of insolvency, as in this country; on the contrary, it is looked upon as a feather in his cap, it being presumed that he has some spe-

culation in view by which he may clear 40 or 50 per cent. But no such presumption can attach to the English nobility and gentry, who follow no commercial pursuits, unless selling or exchanging their venison or game, their racers, hunters, or dogs, may be termed so: to them it is a *dead loss*, and betrays such symptoms of poverty and desperation, as increases the risk to the lender, and makes him, in the eyes of the world, who have not experienced what *great folks* are, an unconscionable usurer,—a very *Shylock* and his pound of human flesh.

It was with an eye to this *inconvenience* to aristocracy, that, about twenty years ago, the laws respecting annuities were enacted, which have only given birth to a regular system of subterfuges for evading them, and rendered mat-

ters infinitely more disadvantageous to the borrower, than if things had been permitted to remain in *statu quo ante.* The lender instantly found out the scheme of increasing his risk, by which means the price is raised to the borrower, by an assurance on his life being rendered necessary. The Life Assurance Companies (bodies of men acting as commercial characters, and fixing their rates of assurance *algebraically)* never charge less than *ten per cent.*, in any instance, upon the best security that can be brought to market, so that many men, (we may say the greatest part of the aristocracy of the country,) who might have taken up loans at 7 or 8 per cent., have been compelled to pay 15 or 20, or more, besides the enormous charges of solicitors for annuity deeds, bonds, judgments, registering, &c. which

exceed all belief. I have seen more than two or three bills of costs, where the solicitor has charged 100*l.* for conconveyancing, and the loan has not exceeded 500*l.* Such a system of raising loans, though slower, is eventually as certainly ruinous as gambling speculations; and must involve the borrower and his family in ruin. And yet, notwithstanding the usurious interest, which is thus enacted, these money-lenders must have security—aye—and excellent security too; mortgages and powers of sale, if the annuities run in arrear! And what security have they to offer for the unlimited investments, which they modestly demand from public confidence? They demand *real* security when they lend with one hand, and offer *personal* security, their own bond, note, or acceptance, when they

borrow with the other! One word for all, about these *moneyed gentry*, who have sums of money *to any amount whatever*, ready to be lent at a *moment's notice!* We have traced most of them to their dunghill, and a filthy job we have had of it. Not one have we found possessed of property, (*probity* is totally out of the question,) or even responsible or respectable connections, they begin the war upon nothing; live as long as they can by *quartering upon the enemy;* and end where they began —upon nothing. On the whole, *Money-lenders and Bill-discounters* are a set of blood-suckers; but, in many cases, they have to deal with *leeches*, as expert at drawing blood as themselves; the inexperienced and honest but embarrassed man, who unwarily throws himself into their clutches to obtain

temporary relief, and meets with lasting ruin, is the only one who is the least deserving of commiseration.

If, then, so enormous be the charge to borrowers of strict honour, moral principles, and who bring *real* securities to market, what must they not be to a man of *gambling* and *swindling notoriety*—those *four-in-hand* gentry one day, and nothing in hand the next—whose green parks, lawns and fields, (if they ever had any,) have shrunk into the small compass of the green cloths in the billiard, hazard, and *rouge et noir* tables; and whose paper has been hawked about the Exchange, till the very Jew-boys would turn up their noses at it, and say it is only fit to wrap up their oranges and lemon-cakes in? Let the *great folks* reform them-

selves, and the Money-lenders will dissolve like snow before the sun. They are only the maggots which are engendered in a mass of putridity. The notorious Portland-street Bank and the Adelphi concern are not forgotten, and their *strict* dealings are yet felt and deplored by numbers. Yet, so frequent as have been the exposures in Courts of Law, of the mysteries of these sinks of iniquity; no sooner is one firm broken up, than, like the gambling-houses, another breaks out again in a fresh place, and we behold again *old friends with new faces*. *Whitewash! Whitewash!* is the word! As well may one hope to wash the *Ethiopian* white, as to change the complexion of these *black balls* of society. The Devil is the first of usurers, he lends *devices* to the heart of the wavering, as the usurers lend their

acceptances; he seconds their schemes; renders them prosperous for a while; and only exacts their souls in perpetuity as a security. His imps, the Bill-doers, tread in his steps, as nearly as possible; he bespeaks the soul, and they seize the body and goods. Messrs. King and Co. picked as many pigeons' bones clean as any of the Hells in the purlieus of St. James's. A certain Baronet used to give these gentry his acceptances to get discounted; and, on the first bills being dishonoured, they were renewed, and this being repeated over and over again, on the winding up of accounts, it appeared that the Baronet had paid 6,000*l.* in hard cash, (in part of acceptances amounting in the whole to 13,600*l.*) for which he had never received more than 1,200*l.*!! *Only twelve hundred per cent.!!!*—Philpot,

a publican, and self-dubbed navy-agent, but since, or another of the same name and business, become a bankrupt, was another of these accommodating gentry, with whom three guineas for cashing a 20*l.* bill for two months, was no unusual *douceur!*—The still more recent case of Mr. Palmer, (with the investigation of whose case before the Lord Mayor the newspapers have lately amused the public,) and the *pigeon* upon whom he would have *palmed* Buonaparte's dressing-case, valued at 470 guineas, for some few hundreds in bills—may still divert, if not enlighten the public, unless *privately* adjusted. But, what! do we talk about *enlightening? Mad* Lee (the Dramatist) was no *madman*, when he said—

"There is a pleasure in being *mad*,
"Which none but *madmen* know."

And Butler, who betrayed no other symptoms of madness than the *cacoethes scribendi*, for which may Heaven and the Public forgive *Us*, (though we doubt the latter will think we ought to have a *Commission of Lunacy* taken out against *Us,)* makes somewhat of a similar observation :—

> " Doubtless the pleasure is as great
> " Of being cheated as to cheat;
> " As lookers on feel most delight,
> " That least perceive a juggler's sleight;
> " And still the less they understand,
> " The more th' admire his sleight of hand."
>
> *Hudibras.*

All—all these horrid exposures will not serve as a *beacon;* and notwithstanding its morality is unquestionably designed to be of the highest benefit to mankind, by curing it of its gambling-

bill-discounting itch ;—We should not be surprised if

A MORNING IN CORK-STREET

SHOULD PROVE ONLY

A NINE DAYS' WONDER,

OR, AT MOST, RUN TO

A NINTH EDITION.

CHAPTER XI.

The Spanish Grandees of Monsieur Le Sage, in his Histoire de Gil Blas de Santillane, are the prototypes of many of the English Nobility of the present day—Servants Money-Lenders, and Masters Borrowers—Anecdote of an English Nobleman and his Valet—Parallel between Midas and certain great Personages now living.

IT is almost impossible for the classical, or even the mere English reader, not to recollect Mons. Le Sage's very entertaining History of Gil Blas de Santillane. I allude to that part of it (vol. 2, ch. iii.) where the hero enters

into the service of a *petit maître*, Don Mathias de Silva, a gay young Spanish Lord. On being introduced to the steward, Gregorio Rodriguez, Gil Blas and his friend find him engaged with one of his Lord's tenants, a countryman, who delivers him a bag, containing 500 pistoles. After this business is settled the steward conducts Gil Blas into the presence of the young Lord, who engages him in his service. Various scenes now ensue between the young Lord, the steward, another young Lord, and a pretended usurer, which is so exactly illustrative of the manners of some of the young Nobility of this country of the present day, that we should be tempted to give extracts from the work, were it not that to mutilate them would spoil their effect—that a translation of the whole would be too long for our purpose, and that the

work itself is in the hands of every one who reads at all. The upshot is that the knavish steward, Rodriguez, introduces a colleague in the character of a usurer, and lends his master 400 pistoles of his *own* money, from the very same bag which Gil Blas had seen him receive from the countryman, taking a receipt for the whole 500 pistoles, and pocketing the remaining 100 as a reward for his ingenuity. The resemblance between this passage and many that we are now going to lay before the reader is so striking, that he will, no doubt, exclaim—"Was Mons. Le Sage writing the History of the Spanish Lords of the 17th century, or of some English Lords, at the commencement of the 19th? Are the nobility of all countries ever one and the same?"—Mons. Le Sage, like Shakspeare, *studied nature*, and nature

is immutable and invariable. We may set it down then as an axiom, that idleness begets profligacy, and that the greatest part of a man's vices springs from a want of proper employment.

In England, numerous have been the instances, in times past, and we could point out similar ones at the present day, where stewards have grown rich as their masters grew poor;—of their becoming proprietors of their master's estates, whilst their masters became dependents on them, or others;—of valets, who have changed places with their masters, and stept from behind the chairs to the front of the table, whilst their masters were degraded to the backs of the chairs at the very same table;—of ladies' maids, who have enriched themselves by their being privy to their mistresses' intrigues,

whilst the mistresses themselves, divorced from their husbands and discarded by their paramours, have become *Ladies Townly;* and of under-servants who have secured independencies by winking at the robberies of the upper ones; and so descending to the very dregs of the pantry, the kitchen, the scullery, and the stables. How mortifying must it be to a high-spirited nobleman, were he but to know that, whilst he was issuing his imperious mandates at table to the valet behind his chair, and imagines him to receive them full of respect and submission, that very same valet hears them with a smile of self-conceit, saying within himself—"For all your airs of consequence and imaginary superiority, I have your own hand-writing in my pocket to prove that I am one of—your Lordship's *Creditors!*"

Lord L——, returning one night, or rather morning, from the Opera House, at a much earlier hour than was expected, discovered his valet in a state of inebriety, sleeping upon the elegant satin covering of a drawing-room sofa, like a horse in a stable—*shoes and all on.* Disdaining to have any altercation with a fellow in that situation, his Lordship roused and mildly bid him go to his bed. On his waiting on him, the next morning, instead of betraying any signs of shame or compunction on his countenance for such glaring misconduct, the fellow simpered, as though he had only committed some very venial peccadillo; but his Lordship, indignant at such insolence, sternly ordered him to go to the steward, receive his wages, and quit the livery and house that instant, adding, "If you should have the impudence to apply here for a character, you know what sort

of a one you deserve."—"I hope not to stand in need of one," answered the fellow unabashed; "I have a writing in my pocket, with your Lordship's signature to it, which I hope will answer my purpose."—"It must be a villanous forgery then," said his Lordship. "I should be very sorry for that," rejoined the valet, "since some very worthy gentlemen, money-lenders, are concerned, and my whole subsistence will depend upon it; however, as your Lordship is pleased to discharge me without a character"——His Lordship was struck up all of a heap, and confounded. After a moment's pause, he said, "Well, Sir, go, and be more mindful of your duty, and the respect you owe to my rank; and, if ever you should be again overtaken in a similar way, to keep out of my sight, and go to your own bed, or the devil's hand-writing shall not screen

you from having your neck broke out of the window, as a punishment for your insolence." As the fellow well knew that his Lord would be as good as his word, and his Lordship did not wish to irritate the fellow, a sort of *armistice* was concluded between them.

We remember to have heard instances of Noblemen in Italy, who, after having paid their servants their wages, have actually sat down with them at cards in their hall, with a view of getting all their money back from them again. The English Nobility, it is certain, do not degrade themselves to quite so low a pitch; but if they subject themselves to the disgusting necessity of borrowing their wages, though by a circuitous route, and suffer their securities to come into their hands, do they not lessen their own dignity and their authority over their

servants, and occasion that insolence of which they affect to complain? If a servant dare make his boast—my master would discharge me if he could, but he dare not—why then, all we have to say is, that the man is the master, and the master is the man. And yet we could name some *great folks*, who have reduced themselves to the degrading situation of being afraid of their own servants.

Nay, Reader, start not at this, when we could relate instances much more humiliating to the pride of the Great. We have heard it remarked that a certain *Personage* (but this was many years ago) was seen walking arm in arm, on the Steine, at Brighton, with T———, the *Trap*; and upon some persons expressing their surprise at such *condescension*, it was answered that T———

was a *moneyed* man, and an accommodating one: and we have also heard it whispered that a certain *sprig* of the same *great stock* had found in W———, the *body-snatcher*, a very necessary *ways and means'* friend; but the notice of the great is a letter of nobility:

> *Midas*, 'tis said, in days of old,
> All that he touch'd turn'd into gold;
> Some Princes similar virtue have,
> Their touch *ennobles* fool and knave.

CHAPTER XII.

Causes of the Disorders in High Life.

MUCH of the disorders, which we daily see in *High Life*, is to be traced to the education, or rather *want* of education, of the youthful nobility and gentry. The *Sprig of Fashion* must not go to a school with *common* boys, where, however, he might stand a chance to be taught something; he must have a private tutor, who will teach him nothing—and nothing he is desired to teach him, but how to pass muster as *not quite a fool.* He reads over a few authors to him, just to make him know that there

were once such authors, and to give him an idea or outline of their contents, (it would be giving him too much trouble to make him read them himself,) and he accompanies him to Westminster, Harrow or Eton Schools, where he writes his theses, translates the classics, and makes verses for him, as well as he himself knows how. Here they pick up more of the frailties of the living, than of the instructions of departed characters. The wealth and family connections of a majority of the scholars embolden them to assume an uncontrouled license, and to set all rules and regulations at defiance. *Westminster School* is happily situated in the immediate vicinity of that other most famous *Seminary* Tothill (*vulgo Tuttle*) Fields, where they see daily exhibited the most refined lewdness and debauchery, and the most depraved manners. They

therefore enjoy the amazing *benefit* of hearing the *slang* spoke, and *flash chaunts* sung in the purest and *primest style*; and imbibe an ineradicable *penchant* for frail fair ones, *flashes of lightning*, *milling*, bull and badger baiting, dog and cock fighting, donkey races, and other *refined* amusements—a taste of which never quits them to the last gasp of life. *Harrow School* is near enough to London to afford frequent opportunities of occasional visits to all the same scenes of contagion and fashionable dissipation, and the scholars do not fail to take lessons in all those delectable *sciences*. *Eton School*, though farther off from this hot-bed of *improvement*, yet is close to Windsor, where their Bacchanalian and Cyprian orgies, and other festivities, are too well known to doubt of their being able to *show off to advantage*, so soon as ever they are let

loose upon the world. For *Oxford*, we shall content ourselves with referring the Reader to *A Companion to the Guide, and a Guide to the Companion*, being a complete supplement to all the accounts of Oxford hitherto published, &c. a work attributed to the pen of the late Rev. Thomas Warton, Fellow of Trinity College, and Poet Laureat. This *jeu d'esprit* contains a lively description of all the *schools* and places of *academical discipline, not generally known as such*, with which that famous University abounds. *Cambridge* is so near to Newmarket, that it is impossible but that a youth of an aspiring mind should imbibe a love of horse-racing, and gambling, which is, of all other human pursuits, the most attractive and destructive. Some of them make it their height of ambition to be distinguished as a *whip*, and to be proficients

in the science of buckish and sporting slang—up to the *gab* of the *cad*—true descendants of that much-lamented character, *Hell-Fire Dick Vaughan!* They assume the dress and manners of the *Varment Club*—are noted for the appearance of their *bits of blood*—for their dexterity at handling the ribbons and supplying the place of the driver of the Telegraph, and for their contempt of every kind of learning but what relates to the brothel or the stable. Lectures to the Devil! He spends his terms at *Newmarket;* his vacations at *Jackson*'s Rooms, in London; and the whole he knows of mathematics is the doctrine of *odds* and *chances.* As most of the Students at those two Universities are *grown* gentlemen, and of great or wealthy families, they are subjected to very little restraint. There are excellent statutes, but, like other

obnoxious ones, they are seldom put in force;—a nobleman or wealthy commoner is indulged in proportion to his titles or riches. In short, the palm of excellence is so equally divided between these two celebrated Universities, that it is almost impossible to award it to either. A gentleman being asked by a lady, who wished to send her son to one of them, to which he would advise her to give the preference, answered—"Why, truly, Madam, I believe that they *drink an equal quantity of wine at each!*"

They are next turned loose upon the world, to receive the *finish*, where their natural or acquired propensities break forth in full lustre. Some become *Exquisites*, or *Dandies*—a non-descript sort of beings —if *beings* such *things* can be called;

others sport the *Bang-up*—dashing, talking flash, swearing, milling, greeking, and mail-coach driving, until they drive into *Abbot's Preserve—Bang-down.* They then endeavour to retrieve their desperate circumstances by bestowing their hands (hearts they have none) on some wealthy sugar-baker's or tallow-chandler's *piece of deformity* at the east end of the town, whom they ever after despise, and beget a sort of piebald heirs, half Patrician and half Plebeian—a stain which is not effaced till after two or three generations. These commixtures are, by the *knowing ones*, termed *breeding downwards;* hence we have the Patrician with the Plebeian manners. There are, also, various *crosses;* such as the Coachman's-cross, the Stable-cross, the Livery-cross, the Pantry-cross, the Kitchen-cross, &c. &c. supposed to proceed from

bastard slips engrafted on the parent stocks; which will sufficiently account for many of the propensities of these *Birmingham* nobles and gentlemen.

The education (we beg pardon, the *bringing up*) of the females is still worse, as they are taught no one single thing on earth but dissipation, and the art of *entrapping* the men; whence a humourous wag of an acquaintance once, passing by a train of boarding-school young ladies, observed to us—"Here is a fine collection of *steel-traps* and *spring-guns* for the rising *male* generation!" When we see and we know of several instances of old demi-reps and cast-off mistresses becoming heads of seminaries for young ladies, what can be expected? But we shall reserve this point for discussion in another work, which we intend to devote

for the express purpose. Suffice it to say, that both sexes appear to run the same course, and that it is the toss-up of a halfpenny which shall first reach the goal of *notoriety*.

During a temporary suspension of our labours, we chanced to take up a Weekly Print, in which we observed the following curious paragraph:—

"Mr. Editor,—Having recently been informed that it is the intention of the Legislature (in the ensuing Session of Parliament) to pass a Bill for the Suppression of *Rouge et Noir* Clubs, at the west end of the town, I beg permission to state, through the medium of your impartial Journal, that the measure appears likely (if adopted) to occasion evils, which may never have been contemplated. Do not the large sums of money, which are circulated at these establishments, contribute to the advantage of trade and taxation? And if so considerable a body of the community are deprived

of this amusement, will they not convey their property to the Continent, where the prohibition does not exist? Will it not, then, be most proper to keep our countrymen among us, and let them spend their money at home, rather than compel them to increase the number of those who are daily leaving our shores, to the injury of thousands, who would not otherwise be obliged to support their families, without becoming burthens to the parishes, or incumbrances to their friends?"

To this interrogatory we give the most decided *No*. If there are any Noblemen or Gentlemen so thoroughly depraved, as not to be able to exist without gambling, let them retire to France. It is better to be without the money which they spend, of their own or *other peoples'*, than that the middling classes of society should be contaminated by their example. But we can inform them, that France will not answer their purpose. We know a little

—and not a little—of Gold, Heathcote & Co.'s concern, near the Palais Royal. An English *Rook* is but a *Pigeon* in the French *school*;—we are laughed at as mere bunglers at *Greeking*. Therefore, let all such persons as are infected with the mania, retire and carry the contagion along with them. If our Legislature carry the plan (above hinted at) into complete execution, it will do more than all the installations, stars, garters, and coronets, that ever were invented, to restore public respect to

THE CORINTHIAN ORDERS.

CHAPTER XIII.

A Morning in Cork-Street.

CORK-STREET was, for a while, thronged with great and little folks, (great little folks as well as little great folks,) in carriages, on horseback, and on foot; it was the gay resort of the giddy, the thoughtless, and the extravagant; as well as of the grave, the plodding, the industrious, and the thrifty. By the greatest chance in the world they all resorted thither, in motley groupes, upon one and the

same errand—*money matters*,—though with quite opposite views: one party as lenders, the other as borrowers; very often (strange coincidence!) both parties in the very same equipage, the one inside the carriage, the other stationed behind it, or driving on the box.

The TEMPLE OF ACCOMMODATION was a spacious house, containing numerous apartments or offices, so contrived as to separate the *Corinthian pillars*, the chosen nobs—from the *profanum vulgus*, the swinish multitude; and prevent the embarrassment which would naturally be occasioned by the great folks meeting with their *tradesmen* or *servants*, in the character of accommodating friends—robbing Paul to pay Peter—handing them their bills, or wages, with one hand, and borrowing them back again with the

other: or being kept waiting in the antichamber of *Holdfast* and *Gripall*, cheek by jowl with the very same rabble who are accustomed to wait for hours daily kicking their heels in the servants' hall at their own mansions. Distinction was observed here with as strict a regard to etiquette as in the Drawing-room at St. James's on a levee-day, and decorum observed with all the grimace of gravity: in short, *appearances* were so well kept up, that not a blush could be raised on any *patrician* face by a commixture with *plebeian* baseness, except through a consciousness of *self-debasement!* The street-door knocker scarcely ever ceased—from the thundering peal of the saucy liveried valet of aristocracy, to the modest rat-tat of the tradesman, and down to the single tap of the valet, when he came upon *his own*, and not

his *master*'s business. The *High Priests* of the *Temple*, though of obscure origin, yet imagining that they partook, in some measure, of the dignity of the *Worshippers* at the shrine of the *Golden Calf*, assumed great port and state, sported their equipages, their country villas, and lived away—oh, ye gods and goddesses, how they did live! like fighting-cocks—*Cock-a-doodle-doo!* or, *magna componere parvis*, to compare great with little things, like *Jack Randall*, the bricklayer's labourer, transplanted from the cellar in St. Giles's, to Jack Randall, the *Nonpareil* of *Pugilists*—the *Cove* of the *Ken*—the *Hole in the Wall*, in Chancery-lane. *Quantum mutatus ab illo!* What a devil of a high flight! We say not this out of envy, or to the disparagement either of these Gentlemen, or of the Nonpareil; for whoever *exalts*

himself by his *merit*, or his want of it, is worthy of his *exaltation*, in whatever *line* it may be. Besides, *appearances* are every thing now-a-days; and the *Bill-discounter* and *Money-lender* would not be presumed to have *half a million* of money in his hands, ready to be advanced at a moment's notice on *good security*, if his outward show did not correspond with the *presumed* wealth of the interior of this *Temple of Accommodation*.

The clerks had taken their seats in the outer office, and *Holdfast* and *Gripall* had just entered the inner one—the massive ledgers were displayed—piles of old worm-eaten parchments and tape-tied bundles of papers were strewed on the desks and tables—and every thing announced *men with a multitude of weighty concerns on their hands*—when

a thundering peal at the street office-door announced visitors of importance, and the faces of the partners instantly assumed a proportionate degree of importance to meet the solemn occasion. The Marquis ——— was announced and ushered in. He was an old customer, and therefore his business was dispatched with very few words. He received the Accommodation-bills of *Holdfast* and *Gripall* to a pretty round sum, some thousands, and in return gave his own, bearing enormous interest.

Marquis.—My friend, Lord A—— came with me, Gentlemen; he, too, stands in need of a little of your assistance, and I have recommended him to you; of course, you will do your best for him.

Gripall.—We shall always pay particular attention to your Lordship, or any of your Lordship's friends.

Lord A—— was then ushered in, and shortly made known his business; he, too, required immediate accommodation to a considerable amount.

Gripall, after looking over the securities, and being pretty well satisfied on that head, told his Lordship that he had just received notes from his friend, the Marquis of W——, to about the sum required, which they would indorse over to his Lordship.

Lord A——. 'Tis *money* I want, and not *paper*; my friend's name, I fear, will go as short a way to obtain that as my own.

Gripall.—You will find those Bills just as good as money, my Lord; any banker or tradesmen will take them, and give you the balance immediately on seeing *our names* on the back of them. Money is out of the question, since the Bank of England has withdrawn its discount; and gold currency is totally out of the question. The *National Debt* might as well be paid off, as we be able to transact all our vast run of business in money. But your Lordship will find our mode of transacting affairs of this kind will answer every purpose.

Lord A——. Well, if it is so, that is all I wish for.—What are the terms?

Gripall.—Your Lordship has only to put your name to this instrument.

Lord A——. What! Five thousand pounds for ——, this is accommodation with a vengeance!

Gripall.—It is no higher rate of interest than the Marquis, and others of the numerous Nobility whom we serve, are in the habit of giving. Our risk in *some* instances is great. Our *responsibility* is great—and our expenses exceed all belief.

Lord A——. (Aside.) And so does your extortion.—Well, Gentlemen, I stand in need of the accommodation, and must put up with the loss, be it what it may. Every thing being concluded to the satisfaction of Gripall, his Lordship took his leave.

Gripall.—(Writing in his private ledger.) One thousand pounds gained

from each of these Noblemen, and out of each other, in five minutes! These are the *Corinthian Pillars!* The *hereditary Legislators*—the *Ornaments* to the *Props* of the country! What then are *We?* The *Supporters* of the *Props*, to be sure—the top of the tree!

Holdfast.—Brother—this is doing business with a vengeance! If we can only carry it on long enough.

Gripall.—Aye, there's the rub, brother Holdfast; all's well that ends well—but I have a long head-piece, you know. These *Sprigs of Fashion* don't care what sums of money they borrow, nor what extravagant prices they pay for it, as they will never trouble their heads to think about the repayment. But I have a *Purge in petto* for *their Privilege!* I have a

scheme to bring them all to book that they little dream of. The *wind-up* is the thing, brother, and they shall find that I will wind them up with a *Screw-Jack!*

This *tête-à-tête* was interrupted by another thundering peal at the street-door; and the partners instantly ceased their half laughs and purser's grins, and reassumed their pens, ledgers, and airs of importance. The Countess of ——— was announced.

The Countess was a widow before she attained her title, and had been left with a large sum in ready money, in addition to a considerable jointure. Although far from handsome, and verging on that once so desirable female æra of *fair—fat*—and *forty*—five, yet, the report of her wealth—the almost Asiatic

pomp and splendor of her entertainments, (an account of which, written by her own fair hand, and inserted in the Morning Post, at the expense of her purse, astounded all town, and defied all efforts of contemporary rivals,) drew swarms of flies round the honey-pot; but nothing under a coronet would suit the palate of the aspiring dame. The grand climacteric was, however, hastening on, and the honey-pot had lost much of its luscious store by these expensive entertainments, so that there was some little danger of her being obliged to surrender on discretion to some *un-coronetted* swain, when the E—— snapped at the bait, and was fairly hooked. Being an intimate friend of Lady A——, (of whom and of whose house we have made honourable mention nearly at the beginning of this work,) she had imbibed many of the

peculiarities of that lady, particularly her love for the Faro Bank, which she adopted—even in her elevated station—because it was so very convenient—it answered the double purpose of supplying her profusion, and of attracting the youth of both sexes; which afforded her infinite gratification. To those of the other sex she was said to be generous, in spite of her avarice; but to objects of real charity she gave a circular donative—0. An unlucky run at *Macao*, and against her Ladyship's *Faro Bank*, had occasioned her paying a *Morning's Visit to Cork-street*, for a little temporary occasion, which a turn of Fortune might enable her to wipe off, without his lordship knowing any thing of this *private* resource—the age of *lovers* having long since passed away, and their purses being no longer at

command on score of—*favours received.*

Her Ladyship was ushered in, and soon made known her business to the *Pearls of Discounters*, who, though loth on any occasion to lend accommodation to any married females, without the counter-security of some *male* friend, yet, in consideration of the Countess's elevated station, and farther induced by their fondness for great folks, whose visits gave *eclat* to their concern, they readily accommodated her Ladyship with *two thousand pounds* in *paper*, taking her acknowledgment for *two thousand* **** ****, ****! Modest and gallant in the extreme!

Gripall.—We must not be too free

of our accommodation to these married ladies, without some joint security; *coverture* is a good cloak for unprincipled females; but I believe the Countess will pay—that is, if the cards are favourable: at the worst, the E—— is reported to be in a fair way for a D——m, and as his interest is great, and will be still greater in that event, we must think of ourselves in that way, if every other should fail.

A thundering peal on the knocker announced another quality visitor, and Holdfast, stepping to the window, said, "it is the Duchess of ——, I know by her equipage—the coronet on the pannels of her carriage, and the liveries of the three strapping footmen behind it, with laced clocks to their stockings."

Gripall.—If it be her Grace, she

wants money—I do not much like the business. She does not stand very high in the opinion of her tradesfolks: we must stand out for security—tangible security!

Her Grace was introduced, looking as young as "Warren's Bloom of Youth" could make her, and as ruddy as artists paint Aurora; and, no doubt, her Grace made use of similar materials; in short, the portrait was varnished as highly as hands could lay it on.

Duchess.—Gentlemen, I have heard of your obliging persons of condition, and I am come to make trial of your *politesse.* My *charitable donations* have of late rather exceeded prudence, and I should be loth to let the amount of them reach his grace's ears; therefore I stand in need of a little tempo-

rary accommodation for the present,—I shall want it for no long time.

Gripall.—We are extremely sorry to acquaint your Grace that we too have lately overstept the bounds of prudence in the way of accommodation; so much so, that we really do not know which way to turn ourselves at present. We have been obliged this morning to delay the urgent calls of many of our old friends of the very first distinction on that very account; or we should feel both a pride and a pleasure in complying with your Grace's wishes to any extent.

Duchess.—Oh! mine is but to a very trifling amount indeed! Only a paltry thousand, or twelve hundred at the utmost; so that I am sure you will strain a point to serve *me*.

Gripall.—To the utmost extent of our power, your Grace may depend upon it. But really we have not the means, even to the trifling amount you require, without borrowing it ourselves.

Duchess.—It matters not from what source it comes, so you can but oblige me.

Gripall.—If we borrow the money, it must be on security that will satisfy the lenders; and your Grace being married, it will be expected that some male friend should join your Grace, or the security will not pass as good. It will be merely, your Grace understands, for *form* sake.

Duchess.—I understand: if it be only for form sake, my *coachman* perhaps will do; the fellow, I know, can

write, as he makes out the accounts for corn, hay, and straw.

Gripall (smiling).—But your Grace undoubtedly would not like your name to go into the world in conjunction with your coachman's ?

Duchess.—I thought the matter was to rest entirely with yourselves. I would not have his grace know such a thing for the world.

Gripall.—Your Grace forgets that I mentioned that the money must be borrowed. We will take care that the security shall not go into improper hands: but we must have some responsible name of the other sex.

Duchess.—Oh! there is Colonel ——

in my carriage; you certainly cannot object to him for so trifling a sum.

Gripall.—Why, no, your Grace, the Colonel's name will do.

A message was sent to the Colonel, who entered the office.

Duchess.—Colonel, here is a trifling business, in which your name will be necessary, and as it will be merely to write your name with mine, a trouble you will not object, of course.

Colonel.—Certainly not, your Grace; I shall be proud to have my name handed down with your's to posterity.

Gripall.—(Aside.) We don't give so long credit, Colonel, and should be very sorry to have either your's or her

Grace's name stand so long on our books.

Duchess.—Well, Gentlemen, is there any thing farther you require?—Bills for one thousand pounds were handed to her Grace, and her own and the Colonel's joint note for ——— given in return; the security being looked upon as rather doubtful, consequently the risk greater, which must be paid for accordingly.

They had scarcely left the office before Lord F——— was announced. His Lordship had not found the turf lately run so smooth as a bowling-green, or a billiard-table, and so slippery, moreover, as to have occasioned him several severe falls. He was well known at the office, and better known than trusted, as his Lordship's youthful

frolics had not been forgotten, when he was noted as the terror of the Jews and Money-lenders; but *tempora mutantur & nos mutamur in illis*—he was now destined to become their prey in turn. *Holdfast* and *Gripall* had already made some advances, and were therefore rather shy. The business was no sooner opened—namely, the want of another brace of thousands—than the partners threw cold water to damp the fire of rising expectation. They were already so much in advance to people of fashion, that without in the least doubting his Lordship's *honour*, or ability, they could no longer borrow themselves, nor hold their own heads above water, without carrying ample and undeniable securities to market.

Lord F——. Gentlemen, you are men of business, I well know, and

therefore I come prepared for business. I have brought with me notes from several persons of the very first character and eminence, to just double the amount of the loan I require of you. Here they are—you know how to deal with them much better than I do; so that you may receive the sums of money due upon them, and carry them to my account current.

This explanation softened the rigidity of the muscles of the Money-lenders, and relaxed them into a smile of complacence.

Gripall.—If every Nobleman was like your Lordship, and understood business so well, we should not so often find ourselves reduced to the perplexities in which our *accommodating* dispositions involve us. We are now

in great difficulties, undoubtedly, but we have always found your Lordship so ready to come forward, so considerate, that, however we disoblige our other friends, we must feel a disposition to serve your Lordship. Mr. Holdfast, be so good as to enter an account of these bills, and place them to his Lordship's credit. My Lord, there is her Grace of ———'s and Colonel ———'s joint note for 1,500*l.*, and here is besides our own acceptance for 500*l.* to make up the 2,000*l.*

It would tire the reader's patience to go through the multifarious business of the morning visitors in succession, who came swarming to *Cork-street* to *raise the wind;* suffice it therefore to add, that L—ds B——k, F——s, G——ll, H——t, H——e, K——n, K——ne, L——d, M——h, M——y, W——r,

W——y, and Y——l; and Messrs. B——ll, C——n, C——s, S. B. D——s, L——m, M——x, B——y, G——lle, and G——d, &c. &c. &c., all made known their respective wants, and were all attended to in turn, and in a somewhat similar style to those great personages whom we have already enumerated, and *Ex pede Herculem!*

Another-guess sort of customers next besieged the office, namely, the *lending pigeons*, full of feather and fat, even to repletion; well worth the plucking and bone-picking. The first who made his appearance, and the first in consequence, was a Mr. G——,* who was

* This is a gentleman of considerable property, in ——, whose story is at once curious and melancholy—an instructive yet mournful lesson to gentlemen of great possessions, who, not content with the interest allowed by the laws of

no sooner announced than Mr. Gripall said to his parner, Holdfast, "Here is our old staunch friend and principal backer. He is particularly attached to

the country, seek to make more of it from the necessities of others, yet fall themselves a prey to bill-discounters and money-lenders, whose very pursuits, acting in defiance of law, should be alone sufficient to make their professions suspicious and their honesty doubtful. Mr. G. was introduced by a friend to Messrs. *Holdfast* and *Gripall*, with an assurance that he might safely increase his income by investing it in annuities, and that he might safely intrust it in their hands for that purpose. He was unfortunately induced to attend to this recommendation, and accordingly employed *Holdfast* and *Gripall* to lay out large sums in annuities, having no doubt of their responsibility and honour, in which he placed unlimited confidence, as they were in great reputation, and esteemed as men of integrity and opulence. He trusted them as agents, delivered them his money to be laid out in annuities, and relied on their taking proper and safe securities. According to Mr. G——'s account, Holdfast and Gripall obtained from him at different times enor-

you; therefore mind! the harpoon is deep enough in him; but we must give him plenty of line, and play him for a while. (Enter Mr. G.) Eh! my very good friend, how do you do—how is your good lady and all at home---happy to see you!

mous sums, to be laid out in annuities; that he received a pass-book, in which the payments made and received, and annuities granted, appeared to be regularly entered; and that he had such confidence in his agents, that he was induced to put his name to bills of exchange, to assist them, to a great amount! Shortly after, a commission of bankruptcy was awarded and issued against this hopeful firm, when Mr. G. learned that the entries in the pass-book were false, and not one farthing had been expended in the purchase of annuities; that the entries were fabricated for the purpose of misleading Mr. G., and the money was retained by Holdfast and Gripall for their own use. That Gripall, at his public examination, acknowledged his misconduct, and that he had only re-inserted a small part, and had applied the remainder to his own use.

Holdfast.---My dear Sir, your most obedient.

Mr. G.---Gentlemen, both; I am extremely happy to see you. Any news stirring?

Gripall.---Nothing but the old story always dinging in our ears----*money, money!* Indeed, as you may see by the crowd of people waiting in the anti-chamber, we have no time to attend to any thing else.

Mr. G.---Your time is precious, I know; so I will not keep you a moment longer than necessary. You told me to call for my pass-book, which you said you had ready for me.

Gripall. (Taking the pass-book out of an iron recess.)---Here it is, Sir; all

the entries made up quite regular. Total of sums of money advanced, you will find stated. The annuities purchased for you therewith you will find also regularly entered. There are, besides, acceptances of your's, on our own account, which we have regularly acknowledged, and entered our engagement to provide for. You find all right, I dare say.

Mr. G. --- Perfectly so, Gentlemen. My compliments to the family.

Gripall.---My good friend, you must not go; you promised us the happiness of your company to dinner the first time you came to town.

Mr. G.---True; but then I see you are so very much engaged, that it would be a pity to interrupt you.

Gripall.---Not in the least, my dear Sir; only step into the drawing-room and amuse yourself for a little while, and we will cut short for the day, and devote the remaining part of it to the pleasure of your company.

Mr. G.---Well, if I shall not materially interrupt business---

Gripall.---Not at all, I assure my dear friend; (the postman's knock is heard at the street-door;) here is the postman with the letters---we will dispatch, and wait upon you as soon as possible. The ladies will entertain you in the mean while. (One of the clerks enters with a large bundle of letters.) Excuse us, my dear friend, for the present; we are now at business, you know.

Mr. G. --- Certainly, Gentlemen; I will step to the ladies.

Gripall opens the letters: the first that claims his attention is one from Lord W——, as follows:—

Lord W. wishes to see Messrs. Holdfast and Gripall at the earliest possible opportunity. Nothing but losses and crosses at present; but Messrs. H. and G. know their security and must provide supplies for new risks. Lord W. is not easily done for—only stunned by a knock-down blow; but will up again and at 'em, while he has only such staunch backers.---Shall call at the office about one o'clock to-day, and expects Messrs. H. and G. will not fail to have all in readiness to sign, seal and deliver: Remember! shall be punctual, little time to spare, and he is determined to

have a hit---to *floor* or be *floored* once more."

Be so good, Mr. Gripall, as to order one of the clerks to write his lordship that we shall expect and be ready to receive him.

The next is from the Marquis W——.

"GENTLEMEN,

"Notwithstanding the serious sacrifices that I have recently made for raising the needful, I am still in a situation which needs your helping hand; the cursed heavy draughts I have lately had occasion for by a run of ill-luck, together with a little extravagant devil I have in

tow, belonging to one of the Thespian corps, have so drained my treasury, that it must be replenished with golden stores; therefore, a farther supply, obtained upon any terms, I must have, or the sports of the world will be suspended. Let me hear from you in a proper strain by the bearer, appointing time. To-morrow morning will suit me very well; make it suit, if you can, about ten o'clock.

"Your's, (in a devil of a hurry,)

—— —— W."

Do, Mr. Gripall, answer this odd fish yourself.

"Mr. —— presents respects to Messrs. H—— and G——; begs the immediate accommodation of 4,000*l.* to carry him through a speculation which he has in hand; should it fail, all will be up with him; but if it succeeds, it will set him afloat. They know —— too well to think he will deceive them. It must be done immediately."

Send the *needful* to Mr. —— immediately; he has plenty of resources, and only too many irons in the fire; but he will swim where hundreds would sink. He has been *grateful* hitherto, and in case of the worst, will see us through the piece, that we may befriend him, when he gets on his legs again. Make him debtor for ——

FROM A COOK AT —— PALACE.

"GENTLEMEN,

"Feeling confident that you have many advantages over other persons in your line of business, from your extensive dealings, I apply to you, in preference to all others; and, as to putting my money at *simple* interest, into the old lady's bag in Threadneedle-street, 'tis absurd, when I am aware that from 30 to 40 per cent. is given by many of the worthies for whom I am in the daily habit of making out my bill of fare. I enjoy a snug office in the P---l---ce, and have many opportunities of getting fat. I am in the habit of ordering the fattest meat our butcher can supply, and as the *glaze* which we procure from stewing an enormous quantity of the best

beef sells to the pastry-cooks at seven shillings per pound, I have accumulated 800*l.*, and hope, in the course of the next six months, to be able to accommodate you with a few hundreds more. I shall feel perfectly satisfied with an annuity of 30 per cent., on *unquestionable security*, and not on the *promissory notes* of those who never make good their engagements. I have *already* had the honour of lending *one of the relatives of the great family I serve*, some of the proceeds of *their own fat*, but *promises* are the only interest I have, or am ever likely to obtain. *My wages are considerably in arrear*, but the perquisites I enjoy render wages an object of small importance, while one is so lucratively employed, and so pleasantly situated with respect to the *glaze*. In short, as these things may not last for ever, I wish to provide against a rainy day,

and to sit down comfortably in old age by a snug fire-side, in my old wicker-chair.

"I shall be glad of your answer, when it will be convenient for me to wait upon you.

"I am, Gentlemen,

"Your most obedient servant,

"_____"

Here, Mr. Gripall, let the principal cook be answered; tell him we shall be happy to see him as soon as possible, and that we will do our best with the proceeds of his *glaze*. A facetious fellow this! but he will sing to another tune when he finds we have eased him of his *fat*. It will make good the old

proverb, " What is got over the devil's back is spent under his belly."

FROM THE HOUSEMAID OF L——D C————H.

" GENTLEMEN,

" Having a friend in the Palace kitchen, he informs me that I cannot do better than intrust my little savings in your hands. Since I have been in this family, I have scraped together about 600*l*., for which I should like to know what you can allow yearly. He says in some instances you give 25 or 30 per cent., or more. I should like 40 ; but pray do the best you can for me, and I will recommend you to all my fellow servants, who, like myself,

are following *master*'s example, and letting none of the candles' ends and cheese-parings escape us. Please to direct for me, Housemaid, at L—d C——h's, North Cray.

"I am, Gentlemen,

"Your most humble servant,

"——— ———"

Let this *Mistress Abigail* be answered; the *glaze* and the *candles' ends* and *cheese-parings* may as well keep company together.

FROM THE COACHMAN OF LORD ———

"GENTLEMEN,

"Having been informed that you have *befriended* numbers of people in *service,* like myself, by laying out their little savings *to the best advantage* for them, I make bold to offer you what I have *whipped* together by my *industry,* as coachman to Lord ——, who, you know, is one of the Lords of the Tr—s—ry, amounting to 850*l.* It is true, I have made the best market I could of *oats, hay,* and *straw;* but I can lay my hand upon my heart and *conscientiously* say, that the *horses* have never suffered for it; God bless them, poor dear souls! I love them too well, as I get my bread by them. But, as

for *master*, why, he lives upon the public, and I live upon him, that's all that can be said for it; he leads them, and I drive him, and needs must go whom the devil drives, as the saying is. I have made hay while the sun shone, as every honest, industrious, and wise man should do; and, if ever I should be turned out of place, or, as master says, *resign*, why, I have as much right to a *pension for life* as he has. 'Like Master, like Man,' is my maxim. So do, pray, Gentlemen, do the best you can for a poor servant.

"I am, Gentlemen,

"Your's to command,

"____ ____"

The same answer as the last, Mr.

Gripall; *Jehu*'s oats, hay and straw will do for our own stables.

FROM THE BUTLER OF LORD ———

"GENTLEMEN,

"Your fame and *obliging disposition* to persons in my line of life (I am head butler to L—d ———, one of the S———s of S——e) having reached my ears, I wish to avail myself of your friendly services, in the disposal of my little private stock, drawn from my master's cellars; for who would be such a fool as to live in the vineyard, and never taste the juice of the grape? Let the *Reformers* sneer as much and as long as they please at *cabinet-diners*; they are good for somewhat, I

know by experience. In proportion as my noble master and his guests *warmed* themselves *for the good of the nation*, I kept myself *cool* for the *good of myself;* and when they grew cool, I warmed myself by drinking success to their schemes *pro bono publico*, out of the very best vintages in the cellar. This is as it should be. When the master gets drunk, the man should keep himself sober; as, by that means, business is never at a standstill. But I grow so loquacious, that you may think I am now in my *cups;* but I always keep myself sober when I have any business on hand. The fact is, that I have acquired such a habit of *speechifying*, from hearing my master compose and repeat his harangues for the good of the state, that I cannot refrain from following the example, when I am upon any scheme for my own pri-

vate interest. In short, Gentlemen, through the medium of a private friend of mine, a wine-merchant, to whom I am in the habit of disposing of the *leakage*, of my master's cellar, and by some other *ways and means*, as master has it, I have *drawn* off and *bottled* up about 1,500*l*., which I wish to *stow away* safe in *Cork-street Saving-Bank*, if you give me encouragement so to do. Thirty per cent., I am told, is about the average of the market, and that will satisfy me. If you can do the job for me, let me know, and I will be with you at your own time.

"I am, Gentlemen,

"Your's, &c.

"——— ———.

"Grosvenor-square."

The same answer as the last, Mr. Gripall; the S———y of S——e's wine can't come to a better mart than the *Cork-street* one.

FROM A DISCARDED SERVANT.

"GENTLEMEN,

"I am in luck, and out of luck. I have lost my place, and have got all my late lady's wardrobe. You must know that my poor dear lady was unfortunate enough to be caught in a *fox paw*, a *crim. con.*, as they call it; and, as I had some little knowledge of the matter, (for the *failings of mistresses*, you should know, are the *vails and perqui-*

sites of survants,) my lord turned me off without a character, because I would not blab, (and what *honest* servant would tell her mistress's secrets?) and relate all I knew about certain little private doings, before a parcel of liquorish, old, big-wigged lawyers, who would put any modest young woman, like myself, to the blush, with their 'Tell all you know!'—'Tell all you saw!' One often sees things done in private, which one would not like to describe in public;—and 'a still tongue makes a wise head.' So, as I was saying, my lord turned me away; but my lady, like a considerate, good soul, gave me great part of her clothes, which I have sold, and, with my other savings, I have made shift to get together 600*l.*, which, I hear, you can dispose of to the best advantage for me. Trade I know

nothing about, thank fortune; and, if I did, it would be too great degradation for one who, like myself, have figured away in a higher *spear* of life, to be serving out *haperths* and *pennorths* to every little dirty blackguard, who thought it a favour to bestow his custom on me. I shall therefore retire upon my *fortune*, and live like a private *gentlewoman*. Let me hear from you as soon as possible, directed to the care of Mrs. *Single-stitch*, mantua-maker, Petticoat-lane, Whitechapel, and I will trust my whole *fortune* in your hands, as I have heard a good character of you.

"I am, Gentlemen,

"Your's, at all hours,

"____ ____"

Ha! ha! ha! here is a droll correspondent. "It is an ill wind that blows nobody good," and her ladyship's *fox paw* will be of some little service to us. Well, now we have got through the letters, let us attend to *personal* applications.—Are there many waiting, Mr. Gripall?

Gripall.—Yes, the office is thronged.

Holdfast.—We will soon dispatch them, then; for our friend, Mr. G——d, will be impatient; and he is a *large fish*, worth some hundreds of the *small fry*. Are the *pass-books* all ready?

Gripall.—They are on the desk.

The mode which Messrs. Holdfast and Gripall took to dispatch their *mo-*

ney-lending customers was the most expeditious that could be imagined. There were a number of *pass-books*, like bankers' cheque-books, *ready cut and dried*, lying before them. As they received each person's money, they entered the sum, and the amount of the annuity which was to be procured for it. This book was delivered to the lender, and was his sole security for his loan. Matters were dispatched in the twinkling of an eye, as Messrs. H. and G. were men of such character for honesty and integrity, that all inquiries were scouted as doubts of their honour, and the impertinent and inquisitive few at once awed into implicit confidence by a tremendous frown.

Mrs. L.—— was first introduced. She had brought with her 2,000*l.*, a

month's savings of her Faro Bank, which she wished to be placed out on an annuity of 40 per cent., or *more*, if it could be obtained. A pass-book was filled up, *handed* to her, and the lady withdrew.

Mrs. Candlewick was the next. She was a tallow-chandler's wife, and had saved up 300*l.* without the knowledge of her husband. As Mr. Candlewick had had a family by a former wife, she wished to secure it to her own children, in addition to any other provision he might be able or willing to make for them. She received a pass-book, and was dispatched.

Mrs. Tape brought 500*l.* Her husband was a stylish linen-draper, and was in rather unpleasant circumstances. In fact, she wished to secure a provision for herself, without its coming to the ears of the creditors, as Mr. Tape had some idea of *rusticating* for a few months in *Abbot's Preserve*, till he could get *bleached* as white as a piece of Irish linen, from the *Coleraine* bleaching-grounds.

Mrs. B——m. The secret history of this female was curious enough. Though a *kept lady*, she was not so improvident as the greater part of that unhappy class of females. Her keeper was not very liberal; so, taking advantage whilst he was on an excursion into the country with a party of friends, she

called in a Broker, sold off the greatest part of the furniture, which was removed by night, and conveyed the plate to a pawnbroker's. She then wrote to her protector that the house had been stripped by thieves, during a temporary absence, and caused an advertisement to be inserted into the newspapers to that effect. She now came to invest the produce of her ingenuity in an annuity, to provide against the caprices of her protector, or, what she dreaded infinitely more, the *advances of old age*.

The old Dowager Countess of —— next hobbled in. Possessed of a jointure of 2,500*l.* a year, (of which she did not expend the odd 500*l.*) she had been in the habit of laying out her savings in

the funds; till, hearing of the enormous interest to be obtained by placing her money in the hands of Messrs. Holdfast and Gripall, she was, in an evil hour, induced to pay a visit to *Cork-street*. Her 12,000*l.* (the savings of six years) were graciously welcomed, and the old dowager received a pass-book, and loads of fair promises of taking *special care* of her precious deposit.

Mrs. Saveall, a housekeeper in a noble family, had kept the house of her noble lord to so good a purpose, that she had scraped together almost enough to keep house for herself. The old lady was very circumspect, and began to be rather minute in her inquiries; but

Mr. G. cut the matter short at once, by telling her that their character was too well known to be doubted, and that they would receive no person's money who had not implicit confidence that it would be perfectly safe, and the transaction to their mutual advantage. The lofty tone in which this speech was uttered, for which he is so well qualified, awed the old lady, who, in spite of all her circumspection, was *had* to to the tune of 1,600*l.*

Mistress Slicer, who kept a cook's-shop in the neighbourhood of Carnaby-market, came next. She was a widow, and about to enter into the holy state of

matrimony for the fourth time, with the accomplished Mr. O'Shaughnessy, of Dyot-street, St. Giles's. But being aware, from repeated experience, that men have wheedling ways before marriage, (and the first in particular, a good deal of the *blarney,)* she was determined to take care of the main chance, as *three weeks after marriage* might alter the time. Her business, therefore, was to deposit the contents of her canvass bag, (about 800*l.*) in the hands of Messrs. H—— and G——, for her own separate use and disposal. The gentlemen accepted the trust, and dismissed the lady to her oft-tried, yet never palling, nuptial joys.

Miss Flirt, a stylish young lady, and a Fancy Dress-maker, came next in

succession. Her business lay among ladies of the first quality, and she had had the good fortune, or the good taste, to invent a new robe, a *la Turque*, whose large, loose folds and plaits, besides concealing many personal defects, had the additional advantage of concealing the state which married ladies sometimes fall into, when their husbands have been abroad for more than the usual time of gestation; and in unmarried ladies, who, through an unlucky discovery, might never have it in their power to enter into the marriage state. As Miss Flirt, from *personal* experience, could warrant the efficacy of her invention in eluding impertinent curiosity, it became so much in request with married and single ladies, *whose situation required a temporary concealment*, that she soon made a fortune out of what, to some females of less ingenuity,

would have proved a misfortune. Her present business was to lay out her savings in trade to the best advantage, and the contents of her black velvet, gold laced and tasselled reticule (about 1,200*l.*) were emptied into the *Iron Chest* of Messrs. H——— and G———, where it was safe enough—at least she believed so.

It would be tedious to wade through an account of all the female visitors who came to pay a *Morning Visit to Cork-street*, some dozens in number; suffice it therefore to say, that they were all *served out* in turn, as the elegant phrase is, and that they all retired highly de-

lighted with the thoughts of having deposited their moneys to *the very best advantage.* The times were hard, and 40*l.* per cent. not to be picked up at every turn and corner. A good pair of hands might do much; but a good head-piece would do infinitely more. If ever a Temple should be erected to the *Goddess* of *Fortune in London*, the first stone of it should be laid in Cork-street, and Messrs. H—— and G—— be the first *High Priests.* Such were the ideas of these female visitants as they trudged homewards, happily delivered of their burthens.

The male visitors were exactly upon a par with the female ones, so that a description of those of the one sex, will

exactly suit those of the other. All ranks and all ages—all descriptions of persons—borrowers as well as lenders, were the dupes and the victims of their credulity and folly—and all were alike doomed to mourn over their mis-spent morning in *Cork-street*.

CHAPTER XIV.

Consequences of a Morning in Cork-street.

MEN, in their sober senses, will naturally think it impossible that a scene, so replete with duplicity on the one side, and with infatuation on the other, should exist for any length of time; but so it was. Messrs. Holdfast and Gripall lived away like people of the

first fortune and consequence, whilst they could lay their hands on any of the *ready* to keep the mill going; but as soon as that failed them, the Bubble Burst. A *concern*, standing solely upon *credit*, is irretrievably lost the very first instant that its credit begins to be doubted, or that a shade is cast upon its stability. Like a woman's honour, if once sullied by suspicion, it is lost for ever.

This was the case with the ever-memorable *Cork-street Firm*. Ready money began to grow scarce, and to satisfy their profuse expenditure, some shifting and shuffling became necessary. Their responsibility soon became questionable, and as it was inquired into, it was presently discovered that their *Temple of Fortune* was only a *Building*

of Paper, and the *High Priests* themselves, the great Messrs. Holdfast and Gripall, were mere *Men of Straw*. The creditors now took the alarm, and were urgent for rather better security than the bare words and engagements and pass-books of those worthies, and the latter had nothing better to give them. High-sounding words and big looks no longer availed to awe the creditors; the tables were turned, and the latter became haughty and imperious in their turn. They clamorously demanded security, and they might as well have asked a *Highlander* for a *knee-buckle*. *It was not to be had!* The creditors were no longer spell-bound by faith in the honour and integrity of Messrs. H—— and G——; the whole charm was dissolved and

THE BUBBLE BURST!

Banquo.—The earth has *bubbles*, as the water has,
And these are of them;—whither are they vanish'd?

Macbeth.—Into the air; and what seem'd corporal, melted
As breath into the wind."

Shakspeare.

Messrs. Holdfast and Gripall, although possessed of immense sums of money due on bills and bonds of noble and great folks, could neither enforce payment of their demands, nor discount on the strength of those securities, as heretofore, on account of the restricted issue of Bank-of-England paper, the stoppage of discount, and the scarcity of the gold circulating medium. There was but one resource left to them, and

that was to figure in the Gazette; by which means their noble and great Debtors would be compelled to *come to book*, and their debts would be called in for them, without giving offence to their customers; and they reckoned (but without their host, it should seem) that a very considerable surplus would remain after payment of all their debts, and all the expenses incident to the commission. This scheme could not be deemed dishonest, whatever opinion may be entertained as to their conduct in general. It afforded the only means of satisfying their numerous creditors, and has been often practised by tradesmen, who had no other means of calling their debtors to account, without giving them offence, and injuring their future prospects in life. Many instances have been known of men acting so, and set-

ting up in business again with considerable fortunes.

Accordingly, the scheme being matured, a stoppage of payment took place: one of the partners disappeared, and a report was circulated, that he was about to transport himself and the whole of the property abroad. But we rather believe that no such fraud was ever intended, as we have said before that they expected a considerable surplus to fall into their hands; and that a temporary retirement was only contemplated, as a *keeping out of the way* would be a necessary prelude to the issuing of a Commission of Bankrupt. Immense was the alarm which this report excited among the numerous creditors—many—very many of them (as we have seen) in menial situations—

Stewards, Butlers, Housekeepers, Cooks, Coachmen, Valets, Ladies'-maids, &c.; the whole of whose savings, during many years of servitude, had been intrusted to the *Cork-street Firm*, with the view—natural enough, though not legal—of receiving exorbitant interest!

It was now that the whole mystery and iniquity of the Money-lending and Bill-discounting System was to be held up to the light in all its true and odious colours, and a struggle ensued between the creditors, to exclude each other from proving their debts, in order to increase their own dividends. The first Commission was superseded, from the petitioning creditors not being such a legal debt as was required by law to ground a Commission upon; a second was issued; assignees were chosen and dis-

missed, and a struggle ensued for the assigneeship; the female creditors, to a large number, incommoded by the pressure of the crowd assembled round the tables of the Commissioners, and ashamed of having their folly exposed to derision, petitioned for separate hearings, which, they were informed, could not be allowed, unless they would defray the expenses out of their own pockets, to which they agreed. The groups of females were so numerous who attended these private hearings, and their arguments so vociferous, that the Commissioners have been heard to declare their doubts, whether the cannonade, at the battle of Waterloo, could exceed the war of female tongues at Guildhall. The law expenses are already enormous, so that the hopes of Messrs. Holdfast and Gripall, to receive

a surplus, will prove as delusive as those they held out to their infatuated creditors, and the upshot will verify an apostolical command (with very little alteration)—"*Whatsoever ye do, do all for the honour and profit of the* LAWYERS!"

CHAPTER XV.

CONCLUSION.

WE are not among the set of *Grumblers* at the vices and follies of the present day, who exclaim in the language of the Latin poet:—

Ætas parentum pejor avis hilit,
Nos nequiores, mox daturos
Progeniem vitiosiorem.

Horace.

Our fathers have been worse than theirs,
And we than ours; next age will see
A race more profligate than we.

Roscommon.

The pursuits of the Nobility and Men of Fashion, of the present century, are not so dangerous to society as they were in the beginning of the last. Then they were so infamous for their nocturnal orgies and licentious cruelty, that it was dangerous to be out in the streets at night. The *Mohawks* and *Sweaters* are handed down to us by the *Spectator*, as an abandoned set of young fellows, who patrolled the streets to break lamps, beat the watch, surround an honest citizen with drawn swords, and pink him on whichever side he attempted to escape. The *Hell-Fire Club*—the rendezvous of the celebrated Moll King, in Covent Garden—Lord Mornington's public gaming-house under the Piazza—the murder of Mr. Mountford, the actor, in defending Mrs. Bracegirdle against the insults of Lord Mohun and his infamous companion—

and the fact that the actress who first personated Polly, in Gay's Beggars' Opera, was obliged to be escorted to her home every night from the Theatre, to protect her against the outrages of some profligate noble suitors—are such acts in defiance of all law and decorum, as no man, of whatever rank or wealth, could commit at the present day with impunity. If the present century be supposed to exceed the last in intrigue and adultery, let them peruse Mrs. Behn's Atalantis, and similar works of the day, and they will no longer doubt that the more refined are the manners of a nation, the less atrocious are the crimes, and if the licentiousness of their amours be equally unbridled, they are, at least, concealed with more decency.

If the Great, wish to draw a line of distinction in their pleasures, let them

do so, in God's name; it will be the best mode of confining contagion within their own sphere, and preventing it from contaminating the middle, and infinitely the most *useful*, class of society.

We are now come to the close of our labours, which we have undertaken with the sole view not so much to satirize individuals, (as we fully had it in our power to do,) as of lashing the most destructive vice of the age—Gambling—and the consequent and no less destructive folly of borrowing from adventurers, speculators, and impostors, who are in the daily habit of holding out golden dreams to the unwary in public advertisements, which invariably end in the ruin of all those unwary persons, who may be so weak and credulous as to suffer themselves to be

entrapped by them. If the legislature had done its duty, (as it is now rumoured that it is about to do,) it had saved us our present labours. If they open but the eyes of one single individual—if they save but one family from perdition—we shall not think it in vain that we have spent

A MORNING IN CORK-STREET.

THE END.

I. Reed, Printer, Green Arbour-court, Old Bailey.

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